



A User's Guide for the Bank Holding Company Performance Report

March 2007

Board of Governors of the Federal Reserve System
Division of Banking Supervision and Regulation
Washington, D.C. 20551



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Prepared by:

Board of Governors of the Federal Reserve System
Division of Banking Supervision and Regulation
Surveillance, Financial Trends and Analysis Section
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Foreword

A User's Guide for the Bank Holding Company Performance Report is designed to serve as an aid in using the *Bank Holding Company Performance Report* (BHCPR). The guide provides definitions of the financial ratios and items presented on each page of the BHCPR.

Questions or comments relating to this guide should be referred to the Surveillance, Financial Trends and Analysis Section at the Federal Reserve Board by calling (202) 728-5894 or (202) 452-2943. Specific questions or comments pertaining to information contained in an individual bank

holding company's performance report should be addressed to the appropriate Federal Reserve Bank as indicated on the BHCPR cover page. The district number, address, and telephone number of each Federal Reserve Bank are listed below.

District Number	Name and Address of Federal Reserve Bank	Telephone Number (of Surveillance Staff)
1	Federal Reserve Bank of Boston 600 Atlantic Avenue Boston, MA 02106-2076	(617) 973-2833
2	Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045-0001	(212) 720-2055
3	Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106-1574	(215) 574-4125
4	Federal Reserve Bank of Cleveland 1455 East Sixth Street Cleveland, OH 44114-2566	(216) 579-2909
5	Federal Reserve Bank of Richmond 701 East Byrd Street Richmond, VA 23219-7622	(804) 697-2716
6	Federal Reserve Bank of Atlanta 1000 Peachtree Street, N.E. Atlanta, GA 30309-4470	(404) 498-7155
7	Federal Reserve Bank of Chicago 230 South LaSalle Street Chicago, IL 60604-0834	(312) 322-5923
8	Federal Reserve Bank of St. Louis 411 Locust Street St. Louis, MO 63102-2034	(314) 444-8764

9	Federal Reserve Bank of Minneapolis 90 Hennepin Avenue Minneapolis, MN 55480-0291	(612) 204-5066
10	Federal Reserve Bank of Kansas City 925 Grand Avenue Kansas City, MO 64198-0001	(816) 881-2518
11	Federal Reserve Bank of Dallas 2200 N. Pearl Street Dallas, TX 75201	(214) 922-6052
12	Federal Reserve Bank of San Francisco 101 Market Street San Francisco, CA 94105	(415) 974-2929

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Section 1: Introduction

The *Bank Holding Company Performance Report* (BHCPR) is an analytical tool produced by the Federal Reserve System for supervisory purposes, including on-site examinations and inspections, off-site surveillance and monitoring, and analyses performed in connection with applications filed with the Federal Reserve regarding mergers, acquisitions, and other matters. The BHCPRs are

designed to assist analysts and examiners in determining a bank holding company's financial condition and performance based on financial statements, comparative ratios, trend analyses, and percentile ranks relative to its peers.

It should be noted that no single financial ratio, percentile rank, or trend shown in the BHCPR should

be assumed to be conclusive evidence of a specific firm's financial condition. In appraising a bank holding company's financial condition, an analyst must make a judgment based on an analysis of a variety of factors and interrelationships and on peer group comparisons.

Section 2: Technical Information

Description

The Bank Holding Company Performance Report (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of \$500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

Peer group average reports also are available. These reports contain statistics on the average performance of groups of bank holding companies with common characteristics. (See the description of BHCPR peer groups on page 2-2.)

Data Source

The financial data presented in the BHCPR are derived from financial reports which bank holding companies are required to file quarterly with the Federal Reserve System. These financial reports are the *Consolidated Financial Statements for Bank Holding Companies* (FR Y-9C) and the *Parent Company Only Financial Statements for Large Bank Holding Companies* (FR Y-9LP). Detailed descriptions of data elements contained in the FR Y-9C and FR Y-9LP report forms are found in the *Instructions for Preparation of Consolidated Financial Statements for Bank Holding Companies* and the *Instructions for Preparation of Parent Only Financial Statements for Bank Holding Companies*, respectively.

Report Format

An individual BHCPR consists of four sections:

- the *Introductory Page*, which shows a Table of Contents and indicates the peer group classification and certain characteristics of the bank holding company (BHC);
- the *Summary Ratios* page, which presents selected key financial ratios to measure consolidated earnings and profitability, loan losses, nonaccrual assets and other real estate owned, liquidity, capital, leverage, growth rates, and selected parent company ratios;
- the *Consolidated Information* section, which contains detailed income and expense account items and ratios used to measure the condition of the consolidated BHC and provides balance sheet information on asset and liability composition, including the loan and investment portfolios, liquidity and funding, derivative instruments, allowance for loan and lease losses, charge-offs, past due and nonaccrual assets, capital, Insurance & Broker-Dealer Activities, foreign Activities, Securitization and asset sale Activities, and
- the *Parent Company Information* section provides detailed financial data on the parent company only organization, including measures of profitability, leverage, cash flows, and dependence on subsidiaries.

Each BHCPR displays financial statistics for five time periods. Interim reports (for the March, June, and September reporting periods) provide information for the current quarter, the previous year's comparable quarter, and the last three calendar year-ends. The December year-end BHCPR presents five calendar years of data.

Numerical information displayed in the BHCPR is expressed as:

- a dollar amount in thousands of dollars (except when otherwise indicated);
- a ratio (expressed as a percentage or a multiple) that relates two or more financial statement items for an individual company;
- an average of account balances or of ratio values for a group of BHCs;
- a percentile rank of an individual BHC's ratio within its peer group;
- a percentage change from the prior year's like quarter or five years earlier; or
- an aggregate sum of an account balance or of the number of BHCs in a peer group.

Dollar values for income and expense items and for changes in equity capital, charge-offs, and recoveries are expressed in the BHCPR as year-to-date amounts. Ratios that involve income and expense items, charge-offs, recoveries, or changes in equity capital are annualized for interim reporting periods. (See the description of annualization on page 2-3.)

Available Reports

Two different types of BHCPRs are available—individual BHC reports and peer group average reports.

Individual BHC Reports

An individual BHC report contains company-specific account balances, financial ratios, and percentile ranks relative to the BHC's peer group. This report also presents peer group ratio averages of the BHC's associated peer group. For sample pages and definitions of the items found in this report, refer to Section 3 of this manual.

Peer Group Average Reports

A peer group average report provides, for a selected peer group, the averages of financial ratios presented in the individual BHCPRs. The report is available for each of the six peer groups of top-tier BHCs described below. The method for calculating peer group ratio averages is described below. Ratio definitions used in calculating peer group averages are identical to those presented in individual BHCPRs and are found in Section 3 of this manual. (See Appendix B for a sample peer group average report.)

Peer Groups

Each top-tier bank holding company with consolidated assets of \$500 million or more, top-tier bank holding company that is required to file the FR Y-9C and FR Y-9LP to meet supervisory needs, and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily

comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms is classified into one or the 7 peer groups based on the criteria listed in Table 1 below.

To show changes in a company's peer group affiliation, the BHCPR identifies the BHC's associated peer group for each reporting period by displaying the two-digit peer number above the "Peer" column of the report page.

Peer Group Ratio Averages

Peer group ratio averages are included in the BHCPR to serve as a frame of reference for evaluating the financial condition and performance of a specific company relative to other firms with similar characteristics. This information serves as a benchmark against which an individual company's balance sheet structure and earnings are evaluated.

A peer group average for a financial ratio is the arithmetic mean of the

ratio values calculated for all BHCs in selected peer group subject to upper and lower limits. That is, to reduce the influence of erroneous or atypical data on peer group ratio averages, values falling above the 95th and below the 5th percentiles for the peer group are excluded from the calculation of the peer group average.

Percentile Rank

The percentile rank is a value that ranges from 0 to 99 and is displayed in a column to the right of the BHC and peer group columns. It reflects the statistical position of a BHC within an array of ratio values for all members of a specified peer group. Moreover, it describes how high or low a BHC's financial ratio is when compared with the ratio values of other BHCs in the peer group. Depending upon the financial ratio analyzed, a high percentile rank may indicate a positive or negative attribute. A high percentile rank for ratios that vary directly with financial soundness (e.g., return on assets or equity capital to total assets) may indicate strength in the particular area measured. Conversely, a high percentile rank for ratios that vary inversely with financial soundness (e.g., net charge-offs to total loans) may indicate a weakness. When using the percentile rank as a means of determining strength or weakness in a financial area, an analyst should use this measure in conjunction with other data such as the appropriateness of the peer group to which the BHC is being compared and related measures of performance.

Table 1. Peer Group Classification

Peer Group Number	Consolidated Asset Size at the End of the Quarter
	Top-tier BHCs excluding atypical BHCs:
01	\$10 billion and over
02	\$3 billion - \$10 billion
03	\$1 billion - \$3 billion
04	\$500 million - \$1 billion
05	Less than \$500 million (starting March 2006 includes former Peer Group 06)
06	Less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 07)
07	Less than \$150 million ¹ (prior to March 2003)
09	Second-tier BHCs and atypical BHCs ²

1. Peer group 7 includes only multi-bank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities. **Peer group 7 was combined with peer group 6 as of March 2003.**

2. Peer group ratio averages and percentile rank data are omitted from individual BHCPRs generated for lower-tier and atypical BHCs. Second- or lower-tier companies in an organizational structure with consolidated assets of \$1 billion or more are required to file the

FR Y-9C and LP with the Federal Reserve System. A BHC is considered an atypical company if:

- it does not consolidate financial statements for all subsidiaries;
- it has significant non-bank activities;
- its parent company is itself a bank; or
- its operations deviate significantly from other holding companies in the same size category.

Atypical companies are excluded from the calculation of peer group ratio averages to prevent the distortion of comparative financial ratios.

Average Balances

Two methods for calculating average balances of assets and liability accounts are employed in the BHCPR: the four-point and the five-point average balances. The four-point formula applies to quarterly average balances reported by the BHC in Schedule HC-K (Quarterly Aver-

ages) of the FR Y-9C report form. This approach involves the calculation of the arithmetic mean by dividing the cumulative sum of the quarterly average balances to date by the number of quarters that elapsed as of the report date (i.e., one for the March quarter, two for the June quarter, three for the September quarter, or four for the December quarter).

The five-point method is applied to end-of-quarter balances of accounts reported on the balance sheet and accompanying schedules, other than Schedule HC-K. A five-point average is calculated by dividing the cumulative sum of the end-of-quarter balances (beginning with the previous year-end and ending with the most recent quarter) by the number of reporting quarters (i.e., two for the March quarter, three for the June quarter, four for the September quarter, or five for the December quarter).

Annualization

Annualization is the process of converting a ratio to an estimated annual rate by multiplying a ratio generated during the March, June, or September quarters by an annualization factor (4, 2, or 1.33, respectively). A ratio value is annualized when it relates an income account, expense account, or loan loss/recovery item to a balance sheet item. Examples of annualized ratios are

the yields on specific assets or cost of funds. The purpose of annualization is to facilitate trend analysis and to make the comparison of interim-period data consistent with annual data.

Tax Equivalency

The BHCPR adjusts selected income statement items to include the tax benefit associated with income sources that are exempt from state or federal taxes. These adjustments increase the comparability of earnings measures across groups of institutions by translating them into a consistent fully taxable equivalent (FTE) basis. Items related to the tax equivalency adjustments are defined below.

Total tax equivalent adjustment is derived by subtracting pretax income from taxable equivalent pretax income. The amount of "other tax equivalent adjustments" is computed by deducting the tax benefit from tax-exempt income on securities and loans and leases from the total tax equivalent adjustment.

Growth Rates

One-year and five-year percentage changes are provided for certain income statement and balance sheet accounts, while one-quarter and one-year percentage changes are

provided for certain securitization accounts. The BHCPR calculates the one-year percentage change by subtracting the year-ago quarter account balance from the latest quarter's account balance and then dividing the result by the year-ago account balance. Likewise, the five-year percentage change is computed by subtracting the account balance for the corresponding quarter five years earlier from the latest quarter's account balance and then dividing the difference by the latter value. The one-quarter percentage change is computed by subtracting the previous quarter's account balance from the latest quarter's account balance and then dividing the result by the previous quarter's account balance.

Missing Data

In general, dollar amounts and ratio values for FR Y-9C or LP data items that were not collected in the past appear on the BHCPR as "N/A" for periods prior to the initial reporting date. The BHCPR also displays an "N/A" when the divisor of a ratio is equal to zero or in a case where the divisor consists of a negative value for net income or equity capital.

The BHCPR handles extremely large positive or negative values that do not fit within the data columns by replacing the values with "+++++" or "-----," respectively.

Section 3: Sample Bank Holding Company Performance Report and Definition of Items

General Description

This section of the manual contains sample individual BHCPR pages in the order in which they appear in the BHCPR. Definitions of financial ratios and other data are provided following a description of each BHCPR page.

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
Richmond, VA

Bank Holding Company Information

Table of Contents

RSSD Number: 1234567

Federal Reserve District: 5

Consolidated Assets (\$000): 48,558,866

Peer Group Number: 1 Number in Peer Group: 67

Number of Bank Subsidiaries: 8

Number	Description
01	Consolidated assets equal to or greater than \$10 billion
02	Consolidated assets between \$3 billion and \$10 billion
03	Consolidated assets between \$1 billion and \$3 billion
04	Consolidated assets between \$500 million and \$1 billion
05	Consolidated assets less than \$500 million (starting month 2006 includes former peer group 6)
06	Consolidated assets less than \$300 million (valid only prior to month 2006. Starting month 2003 includes former peer group 07)
07	Consolidated assets less than \$150 million (valid only prior to month 2003)
09	Atypical and second-tier bank holding companies
ADDRESS:	

CHIEF EXECUTIVE OFFICER
SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 99999

NOTE

This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

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Public versions of individual BHC reports are available on the FFIEC web site:
www.ffiec.gov/nicpubweb/nicweb/nichome.aspx
For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (999) 999-9999.

Introductory Page

The Introductory Page presents the report date of the BHCPR, bank holding company information, the Table of Contents, and a description of peer groups. The following facts on the subject bank holding company are printed on this report page: the name

and address of the BHC, the identification numbers assigned by the Federal Reserve System to the BHC, the district number of the Federal Reserve Bank which has regulatory authority over the BHC, consolidated assets of the BHC as of the report date,

the numerical identifier of the peer group associated with the BHC, the number of companies that comprise its peer group, and the number of bank subsidiaries.

SUMMARY RATIOS

	* mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
	-----			-----			-----			-----			-----		
Average Assets (\$000)	47,478,985			42,646,242			44,231,853			33,590,216			30,933,407		
Net Income (\$000)	153,258			137,633			583,125			480,121			405,987		
Number of BHCs in Peer Group	67			66			68			69			66		
EARNINGS AND PROFITABILITY	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			BHC PEER 01		
PERCENT OF AVERAGE ASSETS:															
Net Interest Income (TE)	3.90	2.99	89	4.02	3.09	89	4.04	3.09	89	4.09	3.08		3.81	3.16	
+ Non-interest Income	1.15	1.91	29	1.23	2.00	26	1.25	1.91	31	1.32	2.04		1.39	2.13	
- Overhead Expense	2.94	3.01	48	3.07	3.04	49	3.01	2.97	53	3.02	3.06		2.99	3.24	
- Provision for Loan and Lease Losses	0.08	0.17	27	0.14	0.13	56	0.16	0.15	62	0.13	0.15		0.14	0.18	
+ Securities Gains (Losses)	0.05	0.02	79	0.00	0.00	64	0.01	-0.01	62	0.00	0.01		0.01	0.03	
+ Other Tax Equiv Adjustments	0.00	0.00	50	0.00	0.00	53	0.95	0.00	98	0.00	0.00		0.00	0.00	
= Pretax Net Oper Income (TE)	2.09	1.71	70	2.05	1.87	58	3.07	1.83	92	2.27	1.93		2.09	1.94	
Net Operating Income	1.29	1.11	60	1.29	1.20	50	1.32	1.18	59	1.43	1.25		1.31	1.26	
Net Income	1.29	1.11	61	1.29	1.23	49	1.32	1.21	59	1.43	1.26		1.31	1.28	
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	
PERCENT OF AVG EARNING ASSETS:															
Interest Income (TE)	7.42	6.77	85	6.92	6.20	86	7.31	6.60	86	6.35	5.65		5.42	5.01	
Interest Expense	2.99	3.43	20	2.31	2.76	20	2.71	3.16	20	1.81	2.21		1.19	1.48	
Net Interest Income (TE)	4.42	3.33	89	4.60	3.45	94	4.60	3.42	91	4.54	3.44		4.23	3.54	
LOSSES, ALLOW, AND PAST DUE+NONACCR:															
Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.24	32	0.15	0.21	44	0.14	0.23	40	0.10	0.28		0.19	0.35	
Earnings Coverage of Net Losses (X)	24.78	15.68	74	19.47	21.81	63	21.51	33.33	68	31.45	22.75		16.97	18.87	
Ln&Ls Allowance/Total Ln&Ls not HFS	1.04	1.14	32	1.11	1.15	43	1.06	1.14	37	1.13	1.18		1.21	1.32	
Ln&Ls Allowance/Total Ln&Ls	1.03	1.11	35	1.10	1.13	46	1.05	1.11	39	1.12	1.13		1.20	1.28	
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.22	0.60	22	0.30	0.51	35	0.22	0.57	20	0.28	0.48		0.37	0.58	
30-89 Days PD Ln&Ls/Total Ln&Ls (Confidential Prior to month yyyy)	0.64	0.75	47	0.50	0.64	35	0.63	0.81	40	0.54	0.69		0.46	0.64	
LIQUIDITY AND FUNDING:															
Net Noncore Funding Dependence	22.39	37.73	22	15.45	36.73	16	23.08	37.53	21	15.24	37.84		9.18	35.51	
Net ST Noncore Funding Dependence	18.77	23.63	38	12.86	23.05	23	20.97	23.42	42	12.13	23.54		6.43	19.41	
Net Loans and Leases/Total Assets	73.31	63.18	79	71.16	62.05	80	73.11	62.64	79	69.72	60.09		71.03	59.70	
CAPITALIZATION:															
Tier 1 Leverage Ratio	7.92	7.67	54	7.37	7.52	52	7.86	7.89	49	8.16	7.44		8.31	7.57	
Equity Capital/Total Assets	10.83	9.25	75	10.03	8.98	73	10.62	9.22	73	9.91	8.88		8.86	9.05	
Net Loans&Ls/Equity Capital (X)	6.77	7.02	42	7.10	7.03	53	6.89	6.97	49	7.04	6.97		8.01	6.80	
Cash Dividends/Net Income	30.25	38.81	30	27.71	32.35	31	27.58	36.79	27	27.14	39.51		28.23	33.11	
Cash Dividends/Net Income (Sub S Adj)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	
Retained Earnings/Avg Equity Cap	8.13	7.15	61	9.07	8.97	49	9.19	8.58	53	11.49	8.47		11.06	9.27	
GROWTH RATES:															
Assets	12.11	9.59	69	35.85	9.75	95	9.84	10.23	56	35.87	10.53		10.21	13.26	
Equity Capital	21.12	12.61	79	53.94	10.36	97	17.69	13.37	68	51.87	8.21		9.84	18.41	
Net Loans and Leases	15.51	10.71	76	35.82	12.52	95	15.19	11.60	71	33.35	13.01		13.76	15.95	
Noncore Funding	52.85	12.94	92	63.34	13.15	92	45.76	16.79	86	56.93	16.22		3.95	14.33	
PARENT COMPANY RATIOS:															
Short-Term Debt/Equity Capital	3.55	3.13	70	6.98	3.18	77	4.42	3.12	71	7.49	2.55		5.93	3.47	
Long-Term Debt/Equity Capital	34.02	12.03	82	34.36	12.43	82	35.89	11.77	84	35.22	12.45		37.53	12.04	
Equity Investment in Subs/Equity Cap	109.08	111.14	45	118.02	108.92	79	109.21	110.23	52	120.07	108.78		111.98	109.21	
Cash FR Op+Noncash+Op Exp/Op Exp+Div	141.43	137.44	67	105.92	121.69	47	175.14	134.43	78	157.70	147.51		182.07	136.30	

* BUSINESS COMBINATION USING PURCHASE METHOD OF ACCOUNTING. EARNINGS OF ACQUIRED COMPANY REPORTED ONLY FROM DATE OF PURCHASE.

Summary Ratios

The Summary Ratios page provides a brief overview of the financial condition and performance of a bank holding company based on key financial ratios in the following areas: earnings and profitability, asset quality, liquidity and funding, capitalization, growth, and parent company condition. In addition, this report page presents the dollar amounts of year-to-date average assets, net income, and the number of companies in the BHC's peer group. (Note: Headers on the top left corner of this page and subsequent BHCPR pages present the BHC's name, identification number, city and state, Federal Reserve District number, peer group number, and total assets. An asterisk that appears by the current quarter date indicates that the BHC has engaged in a business combination(s) accounted for by the purchase method of accounting.)

For a more thorough analysis, the BHCPR user should refer to the detailed information presented in subsequent pages of the performance report. Below are definitions of items appearing on this report page.

Average Assets (\$000)

The year-to-date cumulative sum of the quarterly average consolidated assets divided by the number of calendar quarters to date (four-point average).

An @ symbol signifies that the current quarter financial statements are restated due to new or revised *Statements of Financial Accounting Standards*.

Net Income (\$000)

The amount of net income.

Number of BHCs in Peer Group

The total number of bank holding companies in the peer group to which an individual bank holding company belongs. (See the definition of BHCPR peer groups on page 2-2.)

Earnings and Profitability

Percent of Average Assets

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Total non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expenses divided by average assets.

Provision for Loan and Lease Losses
(Percent of Average Assets)

The provision for loan and lease losses divided by average assets.

Securities Gains (Losses)
(Percent of Average Assets)

The difference between the sales price and amortized cost of securities that are classified as held-to-maturity or available-for-sale divided by average assets. Included in realized losses are write-downs of the cost basis resulting from other-than-temporary impairments.

Other Tax Equivalent Adjustments
(Percent of Average Assets)

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)
(Percent of Average Assets)

Income or loss before income taxes,

extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

Net Operating Income
(Percent of Average Assets)

Income after applicable income taxes and minority interest but before extraordinary items and other adjustments divided by average assets.

Net Income
(Percent of Average Assets)

The amount of net income after applicable taxes, minority interest, extraordinary items, and adjustments divided by average assets.

Net Income (Sub S Adjusted)
(Percent of Average Assets)

The amount of net income, adjusted downward by an assumed federal tax rate of 35 percent, divided by average assets. This ratio is only computed for BHCs that have elected subchapter S tax status.

Percent of Average Earning Assets

Interest Income (TE)
(Percent of Average Earning Assets)

Total interest income on a taxable equivalent basis divided by average earning assets. (See the definition of average earning assets on page 3-13.)

Interest Expense
(Percent of Average Earning Assets)

Total interest expense divided by average earning assets.

Net Interest Income (TE)
(Percent of Average Earning Assets)

Net interest income on a taxable equivalent basis divided by average earning assets.

Losses, Allowance, and Past Due and Nonaccrual Loans and Leases

Net Loan and Lease Losses/ Average Loans and Leases

Gross loan and lease losses minus recoveries divided by (four-point) average loans and leases, net of unearned income. Prior to March 31, 2001, net loan and lease losses include net chargeoffs to the allocated transfer risk reserve.

Earnings Coverage of Net Losses (X)

Income before taxes, minority interest, and extraordinary items plus the provision for loan and lease losses (including the provision for allocated transfer risk prior to March 31, 2001) divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Loan and Lease Allowance/Total Loans and Leases Not Held-For-Sale

Allowance for loan and lease losses divided by total loans and leases not held-for-sale (schedule HC, line item 4.b. of the FR Y-9C).

Loan and Lease Allowance/Total Loans and Leases

Allowance for loan and lease losses divided by total loans and leases, net of unearned income. Prior to March 31, 2001, the allowance for loan and lease losses includes the allocated transfer risk reserve.

Nonaccrual Loans and Leases Plus Real Estate Acquired/Loans and Leases Plus Real Estate Acquired

The sum of loans and leases in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases (net of unearned income) and real estate acquired in satisfaction of debt previously contracted.

Loans and Leases Past Due 30-89 Days/Total Loans and Leases (Confidential Prior to March 31, 2001)

Loans past due 30-89 days divided by loans and leases, net of unearned income.

Liquidity and Funding

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets.

“Noncore Funding” is the sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

“Short-term investments” is defined as the sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less. Prior to March 31, 2001, short term investments include acceptances of other banks.

“Long-term assets” is comprised of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and real estate acquired in satisfaction of debts previously contracted. Prior to March 31, 2001, acceptances of other banks were deducted from long term assets.

Net Short-Term Noncore Funding Dependence

The difference between short-term noncore funding and short-term investments divided by long-term assets.

“Short-term Noncore Funding” is

the sum of commercial paper, federal funds purchased and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

(See the definitions of short-term investments and long-term assets above.)

Net Loans and Leases/Total Assets

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total assets.

Capitalization

Tier 1 Leverage Ratio

Tier 1 Leverage ratio reported on FR Y-9C Schedule HC-R line 31. Prior to March 31, 2001, this ratio is computed as Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-K of the FR Y-9C report form). “Average assets” is adjusted by deducting the sum of goodwill, excess MSAs, PCCRs and NMSAs, non-grandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit. (See the definition of the Tier 1 capital components in the Risk-Based Capital section of this manual beginning on page 3-63.)

Equity Capital/Total Assets

Total equity capital divided by total assets.

Net Loans and Leases/Equity Capital (X)

Loans and lease financing receivables, net of unearned income and the allowance for loan and lease losses, divided by total equity capital. (This

ratio is not expressed as a percent and, therefore, is not multiplied by 100.)

Cash Dividends/Net Income

Total cash dividends declared divided by net income.

*Cash Dividends/Net Income
(Sub S Adjusted)*

Total cash dividends declared adjusted downward by an assumed federal tax rate of 35 percent, divided by net income, adjusted downward by an assumed federal tax rate of 35 percent. This ratio is only computed for BHCs that have elected subchapter S tax status.

Retained Earnings/Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital (four-point average). See page 3-79 for the definition of average equity capital.

Growth Rates

This section presents the twelve-month growth rates of assets, equity capital, loans and leases (net of unearned income and the allowance for loan and lease losses) and non-core funding. (See the definition of the one-year percentage change on page 2-3.)

Parent Company Ratios

Short-Term Debt/Equity Capital

Borrowings with a remaining maturity of one year or less, including commercial paper, divided by total equity capital.

Long-Term Debt/Equity Capital

The sum of other borrowings with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-

life preferred stock and related surplus, equity contract notes, and equity commitment notes) divided by total equity capital.

*Equity Investment in
Subsidiaries/Equity Capital*

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by total equity capital.

*Cash Flow from Operations Plus Non-
cash Items Plus Operating
Expense/Operating Expense Plus
Dividends*

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends paid.

(\$ IN THOUSANDS)	* mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-YR	CHANGE 5-YR
Interest and Fees on Loans	675,368	544,450	2,441,417	1,591,649	1,223,550	24.1	121.4
Income From Lease Financing Receivables	5,225	4,130	18,290	16,080	16,838	26.5	-7.8
Fully Taxable Income on Loans and Ls	676,816	545,348	2,446,240	1,596,666	1,228,712	24.1	120.0
Tax Exempt Income on Loans and Ls	3,777	3,232	13,467	11,063	11,676	16.9	21.4
Est Tax Benefit on Inc on Loans & Ls	2,034	1,740	7,251	5,957	6,287	16.9	21.4
Income on Loans and Leases (TE)	682,627	550,320	2,466,958	1,613,686	1,246,675	24.0	118.5
Investment Interest Income (TE)	83,916	83,419	329,861	251,931	208,854	0.6	85.9
Interest on Due From Depository Inst	358	409	2,540	589	65	-12.5	867.6
Interest Income on Other Earning Assets	9,759	9,534	39,386	57,475	53,079	2.4	-14.2
Total Interest Income (TE)	776,660	643,682	2,838,745	1,923,681	1,508,673	20.7	110.5
Interest on Time Deposits of \$100K or More	57,418	23,323	142,625	54,660	29,241	146.2	295.5
Interest on Time Deposits < \$100K	25,727	15,862	77,467	41,733	27,511	62.2	39.4
Interest on Foreign Office Deposits	29,741	20,301	95,478	23,327	4,402	46.5	7565.2
Interest on Other Deposits	113,124	86,651	405,364	220,674	121,218	30.6	194.2
Interest on Other Borrowings & Trad Liab	60,406	43,110	223,592	144,664	110,712	40.1	112.6
Interest on Sub Debt & Mand Conv Sec	26,951	25,979	108,870	63,851	37,534	3.7	215.9
Total Interest Expense	313,367	215,226	1,053,396	548,909	330,618	45.6	188.1
Net Interest Income (TE)	463,293	428,456	1,785,349	1,374,772	1,178,055	8.1	78.1
Non-Interest Income	136,056	131,491	554,392	443,785	430,856	3.5	38.6
Adjusted Operating Income (TE)	599,349	559,947	2,339,741	1,818,557	1,608,911	7.0	67.3
Overhead Expense	348,420	327,341	1,332,709	1,013,795	923,626	6.4	63.0
Provision for Loan and Lease Losses	9,111	14,512	72,479	43,023	44,067	-37.2	-49.6
Securities Gains (Losses)	6,227	251	2,604	1,148	4,433	2380.9	14381
Other Tax Equivalent Adjustments	0	0	419,786	0	0	N/A	N/A
Pretax Net Operating Income (TE)	248,045	218,345	1,356,943	762,887	645,651	13.6	95.9
Applicable Income Taxes	88,854	75,258	317,949	263,418	220,127	18.1	111.4
Tax Equivalent Adjustments	6,638	5,977	444,020	21,000	21,259	11.1	30.4
Applicable Income Taxes (TE)	95,492	81,235	761,969	284,418	241,386	17.6	102.6
Minority Interest	-705	-523	11,849	-1,652	-1,722	N/A	N/A
Net Operating Income	153,258	137,633	583,125	480,121	405,987	11.4	92.5
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	153,258	137,633	583,125	480,121	405,987	11.4	92.5
MEMORANDA:							
Investment Securities Income (TE):	83,916	83,419	329,861	251,931	208,854	0.6	85.9
U.S. Treasury and Agency Sec (excl MBS)	23,839	18,110	78,595	43,779	34,375	31.6	33.4
Mortgage-Backed Securities	14,133	13,402	60,961	26,345	21,818	5.5	22.0
All other Securities	45,944	51,907	190,305	181,807	152,661	-11.5	192.9
Cash Dividends Declared:	46,353	38,135	160,821	130,300	114,600	21.6	151.9
Common	42,750	38,135	156,986	130,300	114,600	12.1	132.3
Preferred	3,603	0	3,835	0	0	N/A	N/A

* BUSINESS COMBINATION USING PURCHASE METHOD OF ACCOUNTING. EARNINGS OF ACQUIRED COMPANY REPORTED ONLY FROM DATE OF PURCHASE.

Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject BHC's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The breakdown of investment income by security type was significantly changed in the March 31, 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-3.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form.

Interest and Fees on Loans

Interest and yield-related fee income on domestic and foreign loans, including obligations (other than securities) of states and political subdivisions in the U.S.

Income from Lease Financing Receivables

Income from taxable and tax-exempt lease financing receivables.

Fully Taxable Income on Loans and Leases

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt

obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

Tax Exempt Income on Loans and Leases

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

Estimated Tax Benefit on Income on Loans and Leases

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

Income on Loans and Leases (TE)

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

Investment Interest Income (TE)

Income on U.S. Treasury securities and U.S. government agency and corporate obligations (excluding mortgage-backed securities), mortgage-backed securities, and all other securities plus the estimated tax benefit on tax-exempt securities. (See discussion of tax equivalency on page 2-3.)

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

Interest Income on Other Earning Assets

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest

income on assets held in trading accounts, and other interest income.

Total Interest Income (TE)

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Interest on Time Deposits of \$100 Thousand or More

Interest expense on time deposits of \$100,000 or more in domestic offices.

Interest on Time Deposits below \$100 Thousand

Interest expense on time deposits of less than \$100,000 in domestic offices.

Interest on Foreign Office Deposits

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

Interest on Other Deposits

Interest expense on other domestic deposits.

Interest on Other Borrowings and Trading Liabilities

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other borrowed funds.

Interest on Subordinated Debt and Mandatory Convertible Securities

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

Total Interest Expense

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement

subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other liabilities.

Net Interest Income (TE)

Net interest income plus the taxable equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Non-Interest Income

The sum of income from fiduciary activities; service charges on deposit accounts in domestic offices; investment banking, advisory, brokerage and underwriting fees; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees; net gains (losses) on sales of loans and leases; net gains (losses) on sales of other real estate owned; net gains (losses) on sales of other assets (excluding securities); and other noninterest income.

Adjusted Operating Income (TE)

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

Overhead Expense

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Securities Gains (Losses)

The difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or

retirement of debt securities classified as held-to-maturity or on debt and equity securities that are classified as available-for-sale.

Other Tax Equivalent Adjustments

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

Applicable Income Taxes

The total estimated federal, state, local, and foreign income tax expense.

Taxable Equivalent Adjustments

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income.

Applicable Income Taxes (TE)

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

Minority Interest

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

Net Operating Income

Income before extraordinary items and other adjustments.

Net Extraordinary Gains (Losses)

Material aggregate extraordinary gains or losses, net of applicable income taxes.

Net Income

The amount of net income.

Memoranda

Investment Securities Income (TE)

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt securities.

U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)

Interest income on U.S. Treasury securities and U.S. government agency and corporation obligations, excluding mortgage-backed securities.

Mortgage-Backed Securities

Interest income on mortgage-backed securities.

All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

Cash Dividends Declared

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

Common

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

Preferred

Cash dividends declared on preferred

stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.

PERCENT OF AVERAGE ASSETS	mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01		mm/dd/yyyy BHC PEER 01	
Interest Income (TE)	6.54	6.10	76	6.04	5.57	79	6.42	5.95	72	5.73	5.07	4.88	4.46
Less: Interest Expense	2.64	3.08	20	2.02	2.47	19	2.38	2.85	18	1.63	1.98	1.07	1.32
Equals: Net Interest Income (TE)	3.90	2.99	89	4.02	3.09	89	4.04	3.09	89	4.09	3.08	3.81	3.16
Plus: Non-Interest Income	1.15	1.91	29	1.23	2.00	26	1.25	1.91	31	1.32	2.04	1.39	2.13
Equals: Adj Operating Income (TE)	5.05	4.93	58	5.25	5.05	55	5.29	4.98	62	5.41	5.14	5.20	5.31
Less: Overhead Expense	2.94	3.01	48	3.07	3.04	49	3.01	2.97	53	3.02	3.06	2.99	3.24
Less: Provision for Loan & Lease Losses	0.08	0.17	27	0.14	0.13	56	0.16	0.15	62	0.13	0.15	0.14	0.18
Plus: Realized G/L on HTM Securities	0.00	0.00	49	0.00	0.00	50	0.00	0.00	50	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Securities	0.05	0.02	80	0.00	0.00	65	0.01	-0.01	63	0.00	0.01	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	50	0.00	0.00	53	0.95	0.00	98	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Income (TE)	2.09	1.71	70	2.05	1.87	58	3.07	1.83	92	2.27	1.93	2.09	1.94
Less: Applicable Income Taxes (TE)	0.80	0.59	82	0.76	0.65	67	1.72	0.63	98	0.85	0.67	0.78	0.67
Less: Minority Interest	-0.01	0.01	2	0.00	0.01	5	0.03	0.01	86	0.00	0.01	-0.01	0.01
Equals: Net Operating Income	1.29	1.11	60	1.29	1.20	50	1.32	1.18	59	1.43	1.25	1.31	1.26
Plus: Net Extraordinary Items	0.00	0.00	50	0.00	0.00	48	0.00	0.01	46	0.00	0.00	0.00	0.00
Equals: Net Income	1.29	1.11	61	1.29	1.23	49	1.32	1.21	59	1.43	1.26	1.31	1.28
Memo: Net Income (Last Four Qtrs)	1.32	1.16	64	1.40	1.24	64	1.32	1.21	59	1.43	1.26	1.31	1.30
MARGIN ANALYSIS:													
Avg Earning Assets / Avg Assets	88.24	90.07	30	87.29	89.81	14	87.82	90.18	20	90.18	89.84	90.04	89.69
Avg Int-Bearing Funds / Avg Assets	66.60	76.23	11	65.38	75.13	11	66.31	75.81	13	66.73	74.48	64.86	73.82
Int Income (TE) / Avg Earning Assets	7.42	6.77	85	6.92	6.20	86	7.31	6.60	86	6.35	5.65	5.42	5.01
Int Expense / Avg Earning Assets	2.99	3.43	20	2.31	2.76	20	2.71	3.16	20	1.81	2.21	1.19	1.48
Net Int Inc (TE) / Avg Earning Assets	4.42	3.33	89	4.60	3.45	94	4.60	3.42	91	4.54	3.44	4.23	3.54
YIELD OR COST:													
Total Loans and Leases (TE)	7.71	7.37	70	7.22	6.78	79	7.62	7.24	73	6.72	6.23	5.92	5.48
Interest-Bearing Bank Balances	4.70	5.07	47	4.30	3.83	63	5.14	5.07	56	4.42	3.49	1.47	2.01
Fed Funds Sold & Reverse Repos	5.24	5.31	44	4.57	4.44	73	5.17	5.08	66	3.20	3.24	1.12	1.49
Trading Assets	9.20	3.27	93	6.51	2.85	84	7.73	2.87	96	7.42	2.47	7.02	3.33
Total Earning Assets	7.35	6.70	83	6.85	6.12	88	7.25	6.53	86	6.28	5.58	5.34	4.94
Investment Securities (TE)	5.88	5.23	89	5.65	4.75	92	5.85	4.95	94	5.41	4.42	4.67	4.19
U.S. Treasury & Agency Sec (excl MBS)	5.71	6.82	77	4.45	4.11	68	4.76	4.48	69	3.81	3.64	3.43	3.24
Mortgage-Backed Securities	5.29	4.99	73	4.57	4.53	52	5.41	4.70	89	2.94	4.31	3.21	4.17
All Other Securities	6.38	7.22	52	6.76	7.39	62	6.69	8.27	47	6.72	7.48	5.69	7.01
Interest-Bearing Deposits	3.51	3.55	41	2.60	2.73	40	3.10	3.22	46	1.95	2.13	1.15	1.33
Time Deposits of \$100K or More	4.85	4.71	52	3.50	3.89	19	4.25	4.44	34	3.05	3.09	2.27	2.16
Time Deposits < \$100K	4.33	4.39	40	3.26	3.45	32	3.74	3.99	31	2.69	2.90	1.92	2.42
Other Domestic Deposits	2.85	2.50	69	2.17	1.88	64	2.57	2.26	63	1.62	1.41	0.96	0.79
Foreign Deposits	4.87	4.46	65	4.10	3.71	60	4.63	4.23	64	3.17	2.79	1.30	1.39
Fed Funds Purchased and Repos	4.74	4.77	41	3.76	4.10	20	4.39	4.53	31	2.70	3.10	1.18	1.47
Other Borrowed Funds & Trading Liab	3.62	4.75	17	3.66	4.04	31	4.20	4.52	33	4.04	3.51	3.27	2.91
All Interest-Bearing Funds	3.96	4.06	44	3.09	3.30	29	3.59	3.77	33	2.45	2.64	1.65	1.82

Relative Income Statement and Margin Analysis

BHCPR page 3 presents the key components of earnings relative to average assets, margin analysis ratios, the yields or returns on specific assets, and the cost of funds. The average balance of each category of investment securities in the Yield or Cost section is based on amortized cost, rather than fair value. For a description of the methods for calculating average balances, see page 2-2.

Definitions of specific average balances used in calculating ratios on this report page are given below.

Definitions of Average Balances

Average Assets

The cumulative sum of the quarterly average consolidated assets year-to-date divided by the number of calendar quarters to date (four-point average).

Average Earning Assets

The cumulative sum of the quarterly average earning assets year-to-date divided by the number of calendar quarters to date (four-point average). Earning assets include investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income), trading assets, and other earning assets as reported on schedule HC-K of the FR Y-9C.

Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, subordinated notes and debentures (including equity contract and equity commitment notes) and

cumulative preferred stock included in minority interest divided by the number of reporting quarters (five-point average).

Average Loans and Leases

The cumulative sum of the quarterly average loans and leases (net of unearned income) for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Investment Securities

The cumulative sum of the quarterly average consolidated investment securities for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Interest-Bearing Deposits

The cumulative sum of the quarterly averages for domestic and foreign interest-bearing deposits for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Other Borrowed Funds

The cumulative sum of the quarterly averages of all other borrowed funds for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Other Average Balances

Other average balances, which are not defined above, are calculated based on the five-point average method. This approach consists of dividing the cumulative sum of end-of-quarter balances (of the balance sheet item) from the previous year-end to the latest quarter by the number of reporting quarters.

Percent of Average Assets

Interest Income (TE)
(Percent of Average Assets)

Total interest income on a taxable equivalent basis divided by average assets.

Interest Expense
(Percent of Average Assets)

Total interest expense divided by average assets.

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Non-interest income divided by average assets.

Adjusted Operating Income (TE)
(Percent of Average Assets)

The sum of net interest income on a taxable equivalent basis and non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets, amortization expense of intangible assets, and other non-interest expense divided by average assets.

Provision for Loan and Lease Losses
(Percent of Average Assets)

Provision for loan and lease losses divided by average assets.

Realized Gains (Losses) on Held-to-Maturity Securities
(Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption,

or retirement of securities that are classified as held-to-maturity divided by average assets.

Realized Gains (Losses) on Available-for-Sale Securities
(Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as available-for-sale divided by average assets.

Other Tax Equivalent Adjustments
(Percent of Average Assets)

Other tax adjustments, excluding the tax benefit on tax-exempt income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)
(Percent of Average Assets)

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

Applicable Income Taxes (TE)
(Percent of Average Assets)

The sum of applicable income taxes, the tax benefit on tax-exempt income, and other tax equivalent adjustments divided by average assets.

Minority Interest
(Percent of Average Assets)

Minority interest in consolidated subsidiaries divided by average assets.

Net Operating Income
(Percent of Average Assets)

Income or loss before extraordinary items and other adjustments divided by average assets.

Net Extraordinary Items
(Percent of Average Assets)

Extraordinary items net of applicable income taxes and minority interest divided by average assets.

Net Income
(Percent of Average Assets)

Net income divided by average assets.

Net Income (Last Four Quarters)
(Percent of Average Assets, Last Four Quarters)

The cumulative amount of net income reported for the latest four quarters divided by the mean of quarterly average assets reported in Schedule HC-K for the most recent four quarters.

Margin Analysis

*Average Earning Assets/
Average Assets*

Average earning assets divided by average assets.

*Average Interest-Bearing Funds/
Average Assets*

Average interest-bearing funds divided by average assets.

*Interest Income (TE)/
Average Earning Assets*

Total interest income on a taxable equivalent basis divided by average earning assets.

*Interest Expense/
Average Earning Assets*

Total interest expense divided by average earning assets.

*Net Interest Income (TE)/
Average Earning Assets*

Net interest income on a taxable equivalent basis divided by average earning assets.

Yield or Cost

*(Yield on)
Total Loans and Leases (TE)*

Interest and fee income on loans and lease financing receivables on a taxable equivalent basis divided by average loans and leases.

*(Yield on)
Interest-Bearing Bank Balances*

Interest income on balances due from depository institutions divided by the five-point average of interest-bearing bank balances.

*(Yield on)
Federal Funds Sold and Reverse Repos*

Interest income on federal funds sold and securities purchased under agreements to resell divided by the four-point average balance of federal funds sold and securities purchased under agreements to resell.

*(Yield on)
Trading Assets*

Interest income from assets held in trading accounts divided by the five-point average of trading assets. The interest income from trading assets excludes gains or losses on assets held in trading accounts.

*(Yield on)
Total Earning Assets*

Total interest income divided by average earning assets.

Investment Securities (TE)

*(Yield on)
Investment Securities (TE)*

Interest income on total investment securities plus the estimated tax benefit on interest income from tax-exempt securities divided by the five-point average of the amortized cost of all investment securities.

*(Yield on)
U.S. Treasury and Agency Securities
(Excluding Mortgage-Backed Securities)*

Income on U.S. Treasury securities and obligations of the U.S. government agencies and corporations (excluding mortgage-backed securities) divided by the five-point average of the amortized cost of U.S. Treasury securities and U.S. government obligations (excluding mortgage-backed securities).

(Yield on)

Mortgage-Backed Securities

Income on mortgage-backed securities divided by the five-point average of the amortized cost of mortgage-backed securities.

(Yield on)

All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values divided by the five-point average of the amortized cost of all other securities.

(Cost of)

Interest-Bearing Deposits

Interest paid on all interest-bearing deposits divided by the average balance of domestic and foreign interest-bearing deposits.

(Cost of)

Time Deposits of \$100 Thousand or More

Interest paid on time deposits of

\$100,000 or more in domestic offices divided by the five-point average balance of time deposits of \$100,000 or more in domestic offices.

(Cost of)

Time Deposits below \$100 Thousand

Interest paid on time deposits less than \$100,000 in domestic offices divided by the five-point average balance of time deposits below \$100,000 in domestic offices.

(Cost of)

Other Domestic Deposits

Interest paid on other domestic deposits divided by the five-point average balance of the sum of negotiable orders of withdrawal (i.e., NOW accounts), ATS accounts (that is, accounts subject to automatic transfer from savings accounts), other transaction accounts, money market deposit accounts, and other savings accounts in domestic offices.

(Cost of)

Foreign Deposits

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point

average balance of foreign interest-bearing deposits.

(Cost of)

Federal Funds Purchased and Repos

The expense on federal funds purchased and securities sold under agreements to repurchase divided by the four-point average balances of federal funds purchased and securities sold under agreements to repurchase.

(Cost of)

Other Borrowed Funds & Trading Liabilities

Interest expense on trading liabilities and other borrowed money, excluding subordinated notes and debentures, divided by the average balance of other borrowed funds trading liabilities.

(Cost of)

All Interest-Bearing Funds

Total interest expense divided by average interest-bearing funds.

NON-INTEREST INCOME & EXPENSES (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Total Non-Interest Income	136,056	131,491	554,392	443,785	430,856
Fiduciary Activities Income	4,743	4,356	18,380	16,037	16,977
Service Charges on Dep Accts - Domestic	44,484	39,600	163,912	126,075	128,443
Trading Revenue	2,394	2,553	11,756	15,685	17,051
Investment Banking Fees and Commissions	9,662	6,964	32,740	21,947	26,052
Insurance Activities Revenue	12	2,046	6,573	6,209	8,007
Venture Capital Revenue	3,191	257	20,324	-2,380	-6,926
Net Servicing Fees	7,954	8,908	34,726	32,881	32,069
Net Securitization Income	4,939	12,836	39,943	64,835	65,323
Net Gain(Loss) -Sales of Lns, OREO, Oth	2,930	3,288	15,239	14,166	19,460
Other Non-Interest Income	55,747	50,683	210,799	148,330	124,400
Total Overhead Expenses	348,420	327,341	1,332,709	1,013,795	923,626
Personnel Expense	205,890	187,072	755,350	573,915	531,327
Net Occupancy Expense	45,776	43,790	172,454	129,526	125,212
Goodwill Impairment Losses	0	0	0	602	602
Amortization Exp & Impairmt Loss (Oth)	11,129	10,415	43,000	16,072	14,129
Other Operating Expenses	85,625	86,064	361,905	293,680	252,356
Fee Income on Mutual Funds & Annuities	3,189	1,823	10,845	4,528	10,171
MEMORANDA:					
Assets Under Mgmt Proprrty Mut Fnds&Annuit	0	0	0	0	0
Number of Equivalent Employees	10,965	10,136	10,618	10,102	8,026
Average Personnel Expense Per Employee	19	18	71	57	66
Average Assets Per Employee	4,330	4,207	4,166	3,325	3,854
ANALYSIS RATIOS	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
Mutual Fund Fee Inc / Non-Int Income	2.34 3.51 35	1.39 3.80 21	1.96 3.54 30	1.02 4.02	2.36 4.37
Overhead Exp / NII + Non-Int Income	58.78 61.98 41	59.09 61.49 41	57.56 60.94 34	56.40 60.58	58.18 61.78
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94 3.01 48	3.07 3.04 49	3.01 2.97 53	3.02 3.06	2.99 3.24
Personnel Expense	1.73 1.65 52	1.75 1.69 53	1.71 1.61 52	1.71 1.65	1.72 1.65
Net Occupancy Expense	0.39 0.41 50	0.41 0.41 53	0.39 0.40 49	0.39 0.42	0.40 0.43
Other Operating Expenses	0.82 0.92 42	0.90 0.93 47	0.92 0.94 47	0.92 0.98	0.86 1.10
Overhead Less Non-Interest Income	1.79 1.06 85	1.84 1.04 91	1.76 1.03 85	1.70 0.95	1.59 1.01
PERCENT OF ADJ OPER INCOME (TE):					
Total Overhead Expense	58.13 61.29 41	58.46 60.69 40	56.96 60.19 36	55.75 59.87	57.41 61.19
Personnel Expense	34.35 33.36 57	33.41 33.08 49	32.28 32.05 43	31.56 31.93	33.02 31.43
Net Occupancy Expense	7.64 8.31 41	7.82 8.22 47	7.37 8.03 40	7.12 8.03	7.78 8.10
Other Operating Expenses	16.14 19.14 26	17.23 18.95 40	17.31 19.46 34	17.07 19.59	16.60 20.55
Total Non-Interest Income	22.70 36.89 17	23.48 37.48 16	23.69 36.23 21	24.40 38.15	26.78 39.49
Fiduciary Activities Income	0.79 4.60 30	0.78 4.88 26	0.79 4.66 30	0.88 5.19	1.06 3.61
Serv Charges on Deposit Accts - Dom	7.42 6.81 48	7.07 7.15 44	7.01 6.77 46	6.93 7.26	7.98 7.62
Trading Revenue	0.40 1.32 51	0.46 1.39 50	0.50 1.15 55	0.86 1.03	1.06 1.05
Investment Banking Fees & Commissns	1.61 3.09 42	1.24 3.15 34	1.40 2.97 40	1.21 3.72	1.62 4.06
Insurance Activities Revenue	0.00 1.33 7	0.37 1.68 32	0.28 1.43 31	0.34 1.49	0.50 1.84
Venture Capital Revenue	0.53 0.17 83	0.05 0.16 71	0.87 0.19 86	-0.13 0.18	-0.43 0.18
Net Servicing Fees	1.33 0.72 77	1.59 1.19 70	1.48 0.76 81	1.81 1.12	1.99 0.99
Net Securitization Income	0.82 0.31 88	2.29 0.26 91	1.71 0.33 89	3.57 0.24	4.06 0.29
Net Gain(Loss) - Sales Lns,OREO,Oth	0.49 1.38 32	0.59 1.20 43	0.65 1.36 43	0.78 1.60	1.21 1.52
Other Non-Interest Income	9.30 11.31 51	9.05 10.35 49	9.01 10.80 46	8.16 10.84	7.73 11.04
Overhead Less Non-Interest Income	35.43 23.67 72	34.98 22.18 77	33.27 22.88 71	31.34 21.28	30.63 21.04
Appl Inc Taxes / Pretax NOI (TE)	35.82 30.95 89	34.47 31.25 78	23.43 30.56 11	34.53 31.62	34.09 31.18
Appl Inc Tax+TE / Pretax NOI+TE	38.50 34.39 88	37.20 35.05 77	56.15 34.16 97	37.28 34.64	37.39 34.68

Non-Interest Income and Expenses

BHCPR page 4 presents the dollar amounts and composition of non-interest income and expense, along with ratios that relate these items to average assets and adjusted operating income on a tax-equivalent basis. This report page also provides information on fee income derived from the mutual fund business, as well as the level of assets under management in proprietary mutual funds and annuities.

Non-Interest Income and Expenses (\$000)

Total Non-Interest Income

The sum of fiduciary activities income; service charges on domestic deposit accounts; trading revenue; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other non-interest income.

Fiduciary Activities Income

Income derived from services rendered by trust departments of banking subsidiaries or a subsidiary acting in any fiduciary capacity.

Service Charges on Domestic Deposit Accounts

Service charges on deposit accounts.

Trading Revenue

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts). It results from revaluation adjustments (as a result of periodic marking to market) to the carrying value of trading assets and liabilities, as well as interest rate, foreign exchange, equity derivative, and commodity and other contracts.

Investment Banking Fees and Commissions

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, and other related consulting fees. This item also includes fees and commissions from securities brokerage activities, from the sale and servicing of mutual funds, and from the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers.

Insurance Activities Revenue

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Venture Capital Revenue

This item includes market value adjustments, interest, dividends, gains, and losses (including impairment losses) on venture capital investments (loans and securities). It also includes any fee income from venture capital activities not reported in other line items of Schedule HI of the FR Y-9C. In addition, it includes the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities.

Net Servicing Fees

Income from servicing real estate mortgages, credit cards, and other financial assets held by others.

Net Securitization Income

Net gains (losses) on assets sold in securitization transactions.

Net gains (losses) on Sales of Loans, OREO, and Other Assets (Excluding Securities)

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities).

Other Non-Interest Income

All other operating income of the consolidated bank holding company.

Total Overhead Expense

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Personnel Expense

Salaries and benefits expenses of all officers and employees of the bank holding company and consolidated subsidiaries.

Net Occupancy Expense

Non-interest expense related to the use of premises, equipment, and furniture and fixtures, net of rental income.

Goodwill Impairment

Impairment losses on Goodwill.

Amortization Expense & Empairment Losses (other)

Impairment losses for other intangible assets.

Other Operating Expenses

All other operating expenses of the consolidated bank holding company.

Fee Income on Mutual Funds and Annuities

Income from the sale and servicing

of mutual funds and annuities (in domestic offices.)

Memoranda

Assets Under Management in Proprietary Mutual Funds and Annuities

The amount of assets held by mutual funds and annuities for which the bank holding company or a subsidiary of the bank holding company acts as investment adviser.

Number of Equivalent Employees

The number of full-time equivalent employees on the payroll of the consolidated bank holding company.

Average Personnel Expense Per Employee

Salaries and employee benefits divided by the number of full-time equivalent employees (expressed in thousands of dollars).

Average Assets Per Employee

Average assets divided by the number of full-time equivalent employees, expressed in thousands of dollars. (See the definition of average assets on page 3-13.)

Analysis Ratios

Mutual Fund Fee Income/Non-interest Income

The amount of fee income from the sale and servicing of mutual funds and annuities in domestic offices divided by total non-interest income.

Overhead Expense/Net Interest Income Plus Non-Interest Income

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by the sum of net interest income and non-interest income.

Percent of Average Assets

Total Overhead Expense (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and other non-interest expense divided by average assets.

Personnel Expense (Percent of Average Assets)

Salaries and employee benefits divided by average assets.

Net Occupancy Expense (Percent of Average Assets)

Expense on premises and fixed assets divided by average assets.

Other Operating Expenses (Percent of Average Assets)

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by average assets.

Overhead Less Non-Interest Income (Percent of Average Assets)

The difference between total overhead expense and non-interest income divided by average assets.

Percent of Adjusted Operating Income (TE)

Note: Adjusted operating income (TE) is defined as the sum of net interest income on a taxable equivalent basis and non-interest income.

Total Overhead Expense (Percent of Adjusted Operating Income (TE))

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), goodwill impairment losses, amortization expense and impairment losses for other intangible assets, and

other non-interest expense divided by adjusted operating income on a taxable equivalent basis.

Personnel Expense (Percent of Adjusted Operating Income (TE))

Salaries and employee benefits divided by adjusted operating income on a taxable equivalent basis.

Net Occupancy Expense (Percent of Adjusted Operating Income (TE))

Expense on premises and fixed assets divided by adjusted operating income on a taxable equivalent basis.

Other Operating Expenses (Percent of Adjusted Operating Income (TE))

Other non-interest expense, including goodwill impairment losses, amortization expense and impairment losses for other intangible assets, divided by adjusted operating income on a taxable equivalent basis.

Total Non-Interest Income (Percent of Adjusted Operating Income (TE))

Income derived from fiduciary activities; service charges on domestic deposit accounts; trading revenue; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other sources of non-interest revenue divided by adjusted operating income on a taxable equivalent basis.

Fiduciary Activities Income (Percent of Adjusted Operating Income (TE))

Fiduciary activities income divided by adjusted operating income on a taxable equivalent basis.

Service Charges on Domestic Deposit Accounts
(Percent of Adjusted Operating Income (TE))

Service charges on domestic deposit accounts divided by adjusted operating income on a taxable equivalent basis.

Trading Revenue
(Percent of Adjusted Operating Income (TE))

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts) divided by adjusted operating income on a taxable equivalent basis.

Investment Banking Fees and Commissions
(Percent of Adjusted Operating Income (TE))

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, other related consulting fees, securities brokerage activities, the sale and servicing of mutual funds, and the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers divided by adjusted operating income on a taxable equivalent basis.

Insurance Activities Revenue
(Percent of Adjusted Operating Income (TE))

The amount of insurance activities revenue divided by adjusted operating

income on a taxable equivalent basis.

Venture Capital Revenue
(Percent of Adjusted Operating Income (TE))

Market value adjustments, interest, dividends, gains, losses (including impairment losses) on (and other fees from) venture capital investments (loans and securities) and the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities divided by adjusted operating income on a taxable equivalent basis.

Net Servicing Fees
(Percent of Adjusted Operating Income (TE))

Income from servicing real estate mortgages, credit cards, and other financial assets held by others divided by adjusted operating income on a taxable equivalent basis.

Net Securitization Income
(Percent of Adjusted Operating Income (TE))

Net gains (losses) on assets sold in securitization transactions divided by adjusted operating income on a taxable equivalent basis.

Net Gains (losses) on Sales of Loans, OREO, and Other Assets
(Percent of Adjusted Operating Income (TE))

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned,

and other assets (excluding securities) divided by adjusted operating income on a taxable equivalent basis.

Other Non-Interest Income
(Percent of Adjusted Operating Income (TE))

All other operating income of the bank holding company divided by adjusted operating income on a taxable equivalent basis.

Overhead Less Non-Interest Income
(Percent of Adjusted Operating Income (TE))

The difference between overhead expense and non-interest income divided by adjusted operating income on a taxable equivalent basis.

Applicable Income Taxes/Pretax Net Operating Income (TE)

Applicable income taxes (foreign and domestic) divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis.

Applicable Income Taxes Plus TE/Pretax Net Operating Income Plus TE

Applicable income taxes (foreign and domestic) plus the total tax equivalent adjustment divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

(\$ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-YR	CHANGE 5-YR
Real Estate Loans	25,524,633	22,077,929	24,365,112	21,246,060	16,382,192	15.6	106.2
Commercial and Industrial Loans	8,403,749	7,241,680	8,325,575	7,052,060	4,518,933	16.1	126.3
Loans to Individuals	835,220	809,109	818,064	814,872	862,521	3.2	-9.3
Loans to Depository Inst & Oth Banks Accept	31,350	18,578	40,782	23,939	750	68.8	355.7
Agricultural Loans	164,342	163,925	193,622	183,355	192,866	0.3	3.8
Other Loans and Leases	1,035,321	876,486	987,581	857,494	713,941	18.1	47.3
Less: Unearned Income	23,014	24,827	23,463	26,624	44,082	-7.3	-10.6
Loans & Leases, Net of Unearned Income	35,971,601	31,162,880	34,707,273	30,151,156	22,627,121	15.4	101.5
Less: Allow for Loan & Lease Losses	371,746	341,885	365,682	339,024	271,117	8.7	40.8
Net Loans and Leases	35,599,855	30,820,995	34,341,591	29,812,132	22,356,004	15.5	102.4
Debt Securities Over 1 Year	3,453,530	3,769,446	3,578,633	3,963,331	2,583,653	-8.4	184.1
Mutual Funds and Equity Securities	134,216	225,417	198,518	222,857	309,392	-40.5	-50.5
Subtotal	39,187,601	34,815,858	38,118,742	33,998,320	25,249,049	12.6	105.4
Interest-Bearing Bank Balances	17,504	53,219	43,380	22,926	1,290	-67.1	186.4
Federal Funds Sold & Reverse Repos	967,415	417,167	326,071	636,260	591,836	131.9	196.9
Debt Securities 1 Year or Less	1,988,743	1,837,328	1,926,880	1,769,462	1,938,100	8.2	14.8
Trading Assets	32,606	152,313	64,039	102,453	292,613	-78.6	-88.6
Total Earning Assets	42,193,869	37,275,885	40,479,112	36,529,421	28,072,888	13.2	96.9
Non-Int Cash and Due From Dep Inst	1,574,597	1,583,834	1,938,750	1,705,554	853,059	-0.6	74.3
Premises, Fixed Assets, & Cap Leases	618,855	533,101	582,665	524,511	394,510	16.1	84.7
Other Real Estate Owned	26,225	42,710	26,266	38,103	27,765	-38.6	32.8
Invest in Unconsolidated Subsidiaries	87,284	89,974	83,310	92,416	83,000	-3.0	22.1
Intangible and Other Assets	4,058,036	3,787,997	3,860,123	3,872,668	2,041,532	7.1	94.8
Total Assets	48,558,866	43,313,501	46,970,226	42,762,673	31,472,754	12.1	95.5
Quarterly Average Assets	47,478,985	42,646,242	45,818,166	36,780,718	31,501,479	11.3	84.6
Average Loans and Leases (YTD)	35,406,094	30,468,784	32,383,542	23,999,542	21,043,640	16.2	101.9
MEMORANDA:							
Loans Held-for-Sale	272,126	311,655	252,818	256,235	196,736	-12.7	31.6
Loans Not Held-for-Sale	35,699,475	30,851,225	34,454,455	29,894,921	22,430,385	15.7	102.3
RE Loans Secured by 1-4 Family	5,738,400	5,497,595	5,683,529	6,029,490	5,372,785	4.4	47.3
Commercial Real Estate Loans	19,642,458	16,453,633	18,553,155	15,086,242	10,884,175	19.4	134.5
Construction and Land Development	8,361,514	6,956,968	8,091,832	6,078,166	3,476,990	20.2	179.2
Multifamily	510,328	518,552	501,408	473,252	396,676	-1.6	127.6
Nonfarm Nonresidential	10,770,616	8,978,113	9,959,915	8,534,824	7,010,509	20.0	108.9
RE Loans Secured by Farmland	143,775	126,701	128,428	130,328	125,232	13.5	35.6
Total Investment Securities	5,576,489	5,832,191	5,704,031	5,955,650	4,831,145	-4.4	73.2
U.S. Treasury Securities	42,691	48,481	42,439	42,556	36,455	-11.9	-25.5
U.S. Agency Securities (excl MBS)	1,607,844	1,566,800	1,674,878	1,465,164	987,107	2.6	13.2
Municipal Securities	938,687	869,881	879,980	917,156	737,991	7.9	75.0
Mortgage-Backed Securities	1,063,568	1,157,426	1,094,222	1,361,908	714,105	-8.1	27.4
Asset-Backed Securities	0	0	0	0	0	N/A	-100.0
Other Debt Securities	1,789,483	1,964,186	1,813,994	1,946,009	2,046,095	-8.9	1899.2
Mutual Funds and Equity Securities	134,216	225,417	198,518	222,857	309,392	-40.5	-50.5
Available-For-Sale Securities	4,909,220	5,187,979	5,050,907	5,305,859	4,189,486	-5.4	56.3
U.S. Treasury Securities	42,691	48,481	42,439	42,556	36,455	-11.9	-25.5
U.S. Agency Securities (excl MBS)	1,607,844	1,566,800	1,674,878	1,465,164	987,107	2.6	13.2
Municipal Securities	271,918	225,669	227,356	267,365	96,332	20.5	-49.3
Mortgage-Backed Securities	1,063,568	1,157,426	1,094,222	1,361,908	714,105	-8.1	40.6
Asset-Backed Securities	0	0	0	0	0	N/A	-100.0
Other Debt Securities	1,788,983	1,964,186	1,813,494	1,946,009	2,046,095	-8.9	1898.6
Mutual Funds and Equity Securities	134,216	225,417	198,518	222,857	309,392	-40.5	-50.5
Held-To-Mat Sec Appreciation (Depr)	-3,795	-10,428	-4,296	-7,533	124	N/A	N/A
Available-For-Sale Sec Appr (Depr)	-42,215	-41,768	-33,397	-11,073	20,914	N/A	N/A
Structured Notes, Fair Value	0	0	0	0	0	N/A	N/A
Pledged Securities	2,863,870	2,587,408	2,922,866	2,650,206	1,450,624	10.7	64.8

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memoranda section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-3.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Real Estate Loans

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Other Loans and Leases

The sum of loans to foreign governments and official institutions, loans for purchasing and carrying securities, and all other loans, net of unearned income.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses

The allowance for loan and lease losses. Prior to March 31, 2001, this item also included the amount of any allocated transfer risk reserve.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to March 31, 2001).

Debt Securities over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

Mutual Funds and Equity Securities

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

Subtotal

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities over one year, and mutual funds and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities 1 Year or Less

Debt securities with a remaining maturity of one year or less.

Trading Assets

Assets held in the consolidated bank holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income and the allowance for loan and lease losses), and trading assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency

and coin, cash items in the process of collection, and unposted debits.

Premises, Fixed Assets, and Capital Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

Other Real Estate Owned

The sum of real estate acquired in satisfaction of debts previously contracted and other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, and all other assets.

Total Assets

The dollar amount of total assets.

Quarterly Average Assets

Average consolidated assets for the latest quarter as reported in Schedule HC-K of the FR Y-9C.

Average Loans and Leases (YTD)

The cumulative sum of loans and leases, net of unearned income, for all

year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Memoranda

Loans Held-For-Sale

Total loans and leases held-for-sale.

Loans Not Held-For-Sale

Total loans and leases, net of unearned income (schedule HC, line item 4.b.).

Real Estate Loans Secured by 1-4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

Commercial Real Estate Loans

The sum of construction, land development and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

Multifamily

Loans secured by multifamily (five dwelling units or more) residential properties.

Nonfarm Nonresidential

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Real Estate Loans Secured by Farmland

Loans secured by land used or usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

U.S. Treasury Securities

The amount of U.S. Treasury securities.

U.S. Agency Securities excluding Mortgage-Backed Securities

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed Securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities

Obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities

The amount of asset-backed securities, other than mortgage-backed securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Mutual Funds and Equity Securities

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below.

U.S. Treasury Securities (Available-for-Sale Securities)

The amount of U.S. Treasury securities designated as available-for-sale.

U.S. Agency Securities excluding Mortgage-Backed Securities (Available-for-Sale Securities)

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities (Available-for-Sale Securities)

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

Mortgage-Backed Securities (Available-for-Sale Securities)

The amount of pass-through and other mortgage-backed securities, including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. For Bank Holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities (Available-for-Sale Securities)

The amount of asset-backed securities, other than mortgage-backed securities, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities (Available-for-Sale Securities)

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

Mutual Funds and Equity Securities (Available-for-Sale Securities)

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

Held-to-Maturity Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity.

Available-for-Sale Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI)).

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.

(\$ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	1-YR	5-YR
Demand Deposits	3,001,636	3,235,896	2,985,259	3,066,727	2,289,956	-7.2	170.1
NOW, ATS and Transaction Accounts	416,232	524,127	424,516	468,090	471,247	-20.6	28.5
Time Deposits (excl Brokered Dep) < \$100K	2,490,847	1,959,354	2,257,967	1,938,789	1,387,784	27.1	29.3
MMDA and Other Savings Accounts	22,760,728	22,496,786	22,544,864	22,417,234	17,379,462	1.2	75.9
Other Non-Interest-Bearing Deposits	0	0	0	0	0	N/A	N/A
Core Deposits	28,669,443	28,216,163	28,212,606	27,890,840	21,528,449	1.6	75.9
Time Deposits of \$100K or More	5,132,336	2,751,150	4,346,334	2,575,393	1,325,398	86.6	223.1
Foreign Deposits	2,524,190	1,912,036	2,552,526	2,179,436	439,493	32.0	2228.6
Federal Funds Purchased and Repos	3,057,605	2,580,468	2,927,539	2,283,319	2,524,075	18.5	69.3
Secured Federal Funds Purchased	0	N/A	0	N/A	N/A	N/A	N/A
Commercial Paper	186,978	153,286	220,507	167,188	165,447	22.0	-40.7
Other Borrowings W/Rem Mat of 1 Yr or Less	323,618	154,259	513,827	168,782	17,034	109.8	-54.9
Other Borrowings W/Rem Mat Over 1 Year	527,072	137,365	534,816	237,986	379,192	283.7	116.4
Brokered Deposits < \$100K	0	0	0	0	0	N/A	N/A
Noncore Funding	11,751,799	7,688,564	11,095,549	7,612,104	4,850,639	52.9	145.9
Trading Liabilities	191,069	55,958	51,071	65,478	312,380	241.5	0.9
Sub Notes & Debentures + TPS	1,956,045	2,313,516	1,935,079	2,314,314	1,001,343	-15.5	249.4
Other Liabilities	690,649	666,589	646,107	615,122	966,605	3.6	52.6
Total Liabilities	43,259,005	38,940,790	41,940,412	38,497,858	28,659,416	11.1	94.1
Minority Interest	38,691	28,895	42,791	27,551	23,359	33.9	-83.9
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	240,000	0	240,000	0	0	N/A	N/A
Common Stock	2,381,509	2,197,245	2,230,303	2,156,732	972,065	8.4	117.9
Common Surplus	0	0	0	0	0	N/A	N/A
Retained Earnings	2,719,502	2,279,383	2,602,189	2,179,885	1,830,064	19.3	132.3
Less: Treasury Stock	0	0	0	0	0	N/A	N/A
Accumulated Other Comprehensive Income	-69,257	-123,099	-75,849	-83,043	-7,932	N/A	N/A
Other Equity Capital Components	-10,584	-9,713	-9,620	-16,310	-4,218	N/A	N/A
Total Equity Capital	5,261,170	4,343,816	4,987,023	4,237,264	2,789,979	21.1	127.2
Total Liabilities and Capital	48,558,866	43,313,501	46,970,226	42,762,673	31,472,754	12.1	95.5
MEMORANDA:							
Non-Interest-Bearing Deposits	10,043,616	10,132,409	10,336,813	10,139,762	6,987,097	-0.9	120.7
Interest-Bearing Deposits	26,282,353	22,746,940	24,774,653	22,505,907	16,306,243	15.5	95.4
Total Deposits	36,325,969	32,879,349	35,111,466	32,645,669	23,293,340	10.5	101.8
LT Debt that Reprices in 1 Year	469,987	227,581	469,984	277,581	0	106.5	327.2
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	4,987,023	4,237,264	4,237,264	2,789,979	2,540,023		
Accounting Restatements	10,408	0	0	0	0		
Net Income	153,258	137,633	583,125	480,121	405,987		
Net Sale of New Perpetual Preferred Stock	0	0	235,833	0	0		
Net Sale of New Common Stock	-54,869	51,624	88,849	31,079	-13,839		
Chgs Incident to Mergers and Absorptions	206,075	0	0	1,149,682	0		
Less: Dividends Declared	46,353	38,135	160,821	130,300	114,600		
Change in Other Comprehensive Income	6,592	-40,056	7,194	-75,111	-26,973		
Sale of Treasury Stock	0	0	0	0	0		
Less: Purchase of Treasury Stock	0	0	0	0	0		
Changes in Debit to ESOP Liability	0	0	0	0	0		
Other Adjustments to Equity Capital	-964	-4,514	-4,421	-8,186	-619		
Equity Capital, Ending Balance	5,261,170	4,343,816	4,987,023	4,237,264	2,789,979		

Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-3.)

Demand Deposits

Demand deposits held in domestic offices of commercial bank subsidiaries.

NOW, ATS, and Transaction Accounts

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

Time Deposits (Excluding Brokered Deposits) under \$100 Thousand

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000.

MMDA and Other Savings Accounts

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

Other Non-Interest-Bearing Deposits

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the bank holding company.

Core Deposits

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

Time Deposits of \$100 Thousand or More

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

Foreign Deposits

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

Federal Funds Purchased and Repos

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

Secured Federal Funds Purchased

The amount of "federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a.)

Commercial Paper

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

Other Borrowings with a Remaining Maturity of 1 Year or Less

Funds borrowed by the consolidated bank holding company with a

remaining maturity of one year or less, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of one year or less.

Other Borrowings with a Remaining Maturity over 1 Year

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

Brokered Deposits under \$100,000

Brokered deposits issued in denominations of less than \$100,000.

Noncore Funding

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

Trading Liabilities

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes.

Subordinated Notes and Debentures and Trust Preferred Securities (consolidated)

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is

designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines, and subordinated notes payable to trusts issuing trust preferred securities.

Other Liabilities

The amount of other liabilities.

Total Liabilities

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

Minority Interest

The proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

Equity Capital

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of common stock issued.

Common Surplus

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Treasury Stock

The carrying value, at cost, of treasury stock.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, Reporting Comprehensive Income. Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this BHCPR item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR-Y9C and are not included in this item.

Other Equity Capital Components

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

Total Equity Capital

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

Total Liabilities and Capital

The sum of total liabilities, minority interest, and total equity capital.

Memoranda

Non-Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

Total Deposits

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

Long-Term Debt That Reprices in 1 Year

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but that has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

Changes in Equity Capital

Equity Capital, Previous Year-End, as Amended

Total equity balance as of December 31 of the previous year after the effect of adjustments made in amended reports.

Accounting Restatements

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted

in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

Net Income

Net income (or loss) for the calendar year-to-date.

Net Sale of New Perpetual Preferred Stock

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

Net Sale of New Common Stock

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

Changes Incident to Mergers and Absorptions

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

Dividends Declared

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

Changes in Accumulated Other Comprehensive Income

The amount of other comprehensive income for the calendar year to date.

Sale of Treasury Stock

The resale or other disposal of the

BHC's own perpetual preferred stock or common stock.

Purchase of Treasury Stock

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

Changes in the Debit to ESOP Liability

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

Other Adjustments to Equity Capital

The amount of all other adjustments to equity capital, including contributions of capital to the holding company when the company is a partnership

Equity Capital, Ending Balance

Total equity capital at the end of the current quarter.

PERCENT OF TOTAL ASSETS	mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT		
Real Estate Loans	52.56	40.18	82	50.97	38.74	79	51.87	39.86	82	49.68	37.12	52.05	36.78		
Commercial and Industrial Loans	17.31	12.32	79	16.72	11.72	79	17.73	11.89	81	16.49	11.37	14.36	10.79		
Loans to Individuals	1.72	5.45	30	1.87	5.67	26	1.74	5.36	31	1.91	5.62	2.74	5.97		
Loans to Dep Inst & Oth Bank Accept	0.06	0.08	70	0.04	0.10	61	0.09	0.11	73	0.06	0.11	0.00	0.16		
Agricultural Loans	0.34	0.22	72	0.38	0.20	73	0.41	0.21	76	0.43	0.20	0.61	0.20		
Other Loans and Leases	2.13	3.10	42	2.02	3.39	35	2.10	3.16	39	2.01	3.45	2.27	3.31		
Net Loans and Leases	73.31	63.18	79	71.16	62.05	80	73.11	62.64	79	69.72	60.09	71.03	59.70		
Debt Securities Over 1 Year	7.11	13.51	19	8.70	16.36	17	7.62	13.87	18	9.27	17.30	8.21	18.70		
Mutual Funds and Equity Securities	0.28	0.21	70	0.52	0.22	82	0.42	0.26	75	0.52	0.24	0.98	0.31		
Subtotal	80.70	77.74	41	80.38	80.34	34	81.16	77.53	40	79.50	79.60	80.23	80.29		
Interest-Bearing Bank Balances	0.04	0.61	29	0.12	0.65	52	0.09	0.55	49	0.05	0.69	0.00	0.79		
Federal Funds Sold & Reverse Repos	1.99	3.36	58	0.96	2.39	47	0.69	2.68	40	1.49	2.18	1.88	2.13		
Debt Securities 1 Year or Less	4.10	2.76	73	4.24	1.95	83	4.10	3.12	75	4.14	1.65	6.16	1.54		
Trading Assets	0.07	1.51	36	0.35	1.20	61	0.14	1.15	52	0.24	1.51	0.93	1.50		
Total Earning Assets	86.89	88.40	33	86.06	88.22	25	86.18	88.09	30	85.42	87.92	89.20	88.42		
Non-Int Cash and Due From Dep Inst	3.24	2.07	86	3.66	2.37	88	4.13	2.38	89	3.99	2.74	2.71	2.24		
Other Real Estate Owned	0.05	0.06	61	0.10	0.05	82	0.06	0.06	59	0.09	0.04	0.09	0.05		
All Other Assets	9.87	9.40	58	10.28	9.29	62	9.69	9.34	56	10.59	9.23	8.09	9.23		
MEMORANDA:															
Short-Term Investments	6.12	7.79	54	5.33	5.81	59	4.89	8.04	52	5.68	5.73	8.04	5.43		
U.S. Treasury Securities	0.09	0.20	51	0.11	0.55	46	0.09	0.32	52	0.10	0.46	0.12	0.58		
U.S. Agency Securities (excl MBS)	3.31	3.04	66	3.62	3.32	61	3.57	3.46	62	3.43	3.19	3.14	3.56		
Municipal Securities	1.93	1.11	72	2.01	0.89	77	1.87	1.07	72	2.14	0.89	2.34	0.83		
Mortgage-Backed Securities	2.19	9.65	8	2.67	11.00	11	2.33	9.67	10	3.18	11.62	2.27	12.02		
Asset-Backed Securities	0.00	0.22	25	0.00	0.24	25	0.00	0.22	25	0.00	0.25	0.00	0.32		
Other Debt Securities	3.69	0.58	94	4.53	0.78	92	3.86	0.60	92	4.55	0.74	6.50	0.82		
Loans Held-for-Sale	0.56	1.21	54	0.72	0.94	64	0.54	1.13	50	0.60	1.16	0.63	0.97		
Loans Not Held-for-Sale	73.52	62.58	85	71.23	61.48	83	73.35	61.94	84	69.91	59.35	71.27	59.03		
RE Loans Secured by 1-4 Family	11.82	16.63	30	12.69	18.01	32	12.10	16.64	31	14.10	17.72	17.07	18.10		
Revolving	2.95	3.84	47	2.76	4.43	37	2.88	3.86	46	2.64	4.51	3.51	4.65		
Closed-End, Sec by First Liens	8.08	10.74	38	9.01	11.78	40	8.37	10.76	40	10.63	11.62	13.09	11.74		
Closed-End, Sec by Junior Liens	0.79	1.72	30	0.92	1.47	37	0.85	1.67	34	0.83	1.38	0.47	1.16		
Commercial Real Estate Loans	40.45	21.19	86	37.99	18.42	92	39.50	20.92	86	35.28	17.20	34.58	15.68		
Construction and Land Dev	17.22	7.64	89	16.06	6.12	95	17.23	7.45	89	14.21	5.51	11.05	4.30		
Multifamily	1.05	1.41	57	1.20	1.27	64	1.07	1.55	59	1.11	1.21	1.26	1.33		
Nonfarm Nonresidential	22.18	11.29	89	20.73	10.30	89	21.20	11.02	86	19.96	9.86	22.27	9.46		
RE Loans Secured by Farmland	0.30	0.24	69	0.29	0.22	67	0.27	0.23	66	0.30	0.21	0.40	0.21		

Percent Composition of Assets

BHCPR page 7 details the percent-age composition of a bank holding company's assets. The top portion of this report page presents asset bal-ances as a percentage of consolidated assets. Components of the real estate loan and investment securities port-folios as percentages of consolidated assets are displayed in the memo-randa section.

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

Loans secured by real estate, includ-ing construction and land develop-ment loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresi-dential properties, divided by total assets.

Commercial and Industrial Loans (Percent of Total Assets)

Loans for commercial and indus-trial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or install-ment, divided by total assets.

Loans to Individuals (Percent of Total Assets)

Loans to individuals for household, family, and other personal expendi-tures divided by total assets.

Loans to Depository Institutions (Percent of Total Assets)

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Other Loans and Leases (Percent of Total Assets)

Taxable and tax-exempt obliga-

tions (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease finan-cing receivables divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

Securities over 1 Year (Percent of Total Assets)

Debt securities with a remaining maturity of more than one year divided by total assets.

Mutual Funds and Equity Securities (Percent of Total Assets)

Investments in mutual funds and equity securities divided by total assets.

Subtotal (Percent of Total Assets)

The sum of net loans and lease financing receivables, debt securi-ties with a remaining maturity over one year, and investments in mutual funds and equity securities divided by total assets.

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

Federal Funds Sold and Reverse Repos (Percent of Total Assets)

Federal funds sold and securities purchased under agreements to resell divided by total assets.

Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)

Debt securities with a remaining maturity of one year or less divided by total assets.

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)

The sum of non-interest-bearing bal-ances due from depository institu-tions and currency and coin divided by total assets.

Other Real Estate Owned (Percent of Total Assets)

Other real estate owned divided by total assets.

All Other Assets (Percent of Total Assets)

The sum of premises and fixed assets, investments in unconsolidated subsidiaries and associated compa-nies, intangible assets, acceptances, and other assets divided by total assets.

Memoranda

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agree-ments to resell, debt securities with a remaining maturity of one year or less, divided by total assets.

U.S. Treasury Securities
(Percent of Total Assets)

The amount of U.S. Treasury securities divided by total assets.

U.S. Agency Securities excluding Mortgage-Backed Securities
(Percent of Total Assets)

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Municipal Securities
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

Mortgage-Backed Securities
(Percent of Total Assets)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Total Assets)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Total Assets)

The sum of all other debt securities divided by total assets.

Loans Held-For-Sale

Total loans held-for-sale divided by total assets.

Loans Not Held-For-Sale

Total loans and leases not held for sale, net of unearned income (schedule HC, line item 4.b.), divided by total assets.

Real Estate Loans Secured by 1-4 Family
(Percent of Total Assets)

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

Revolving
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

Closed-End, Secured by First Liens
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

Closed-End, Secured by Junior Liens
(Percent of Total Assets)

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

Commercial Real Estate Loans
(Percent of Total Assets)

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

Construction and Land Development
(Percent of Total Assets)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

Multifamily
(Percent of Total Assets)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

Nonfarm Nonresidential
(Percent of Total Assets)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

Real Estate Loans Secured by Farmland
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.

	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01
LOAN MIX, % OF GROSS LOANS & LEASES:															
Real Estate Loans	70.96	61.76	69		70.85	60.46	73		70.20	62.02	68		70.47	60.26	72.40
RE Loans Secured by 1-4 Family	15.95	26.56	25		17.64	28.70	25		16.38	26.62	26		20.00	29.55	23.74
Revolving	3.98	5.84	38		3.83	6.84	31		3.90	5.88	36		3.74	7.07	4.88
Closed-End	11.97	20.25	26		13.81	21.39	28		12.48	20.26	28		16.26	21.94	18.86
Commercial Real Estate Loans	54.61	31.91	83		52.80	28.44	89		53.46	31.95	82		50.04	27.42	48.10
Construction and Land Dev	23.24	11.33	86		22.32	9.35	94		23.31	11.10	86		20.16	8.61	15.37
1-4 Fam	12.89	3.89	92		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Other	10.36	7.00	76		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Multifamily	1.42	2.18	50		1.66	2.03	62		1.44	2.45	52		1.57	2.00	1.75
Nonfarm Nonresidential	29.94	16.97	89		28.81	15.81	85		28.70	16.63	88		28.31	15.76	30.98
Owner-Occupied	16.68	6.57	92		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Other	13.26	9.37	72		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
RE Loans Secured by Farmland	0.40	0.36	69		0.41	0.33	67		0.37	0.34	66		0.43	0.31	0.55
Loans to Dep Inst & Oth Bank Accept	0.09	0.15	69		0.06	0.18	61		0.12	0.18	68		0.08	0.21	0.00
Commercial and Industrial Loans	23.36	19.39	75		23.24	18.84	79		23.99	18.83	78		23.39	18.76	19.97
Loans to Individuals	2.32	8.77	27		2.60	9.26	23		2.36	8.68	27		2.70	9.50	3.81
Credit Card Loans	0.29	1.17	54		0.34	1.11	58		0.34	1.18	56		0.39	1.33	0.54
Agricultural Loans	0.46	0.33	72		0.53	0.32	73		0.56	0.33	75		0.61	0.32	0.85
Other Loans and Leases	2.88	6.04	36		2.81	6.95	34		2.85	6.18	37		2.84	7.23	3.16
LOAN & LEASE % OF TOTAL RISK BASED CAPITAL:															
Real Estate Loans	468.75	432.89	53		455.65	421.44	56		460.31	426.66	55		461.59	413.27	426.13
RE Loans Secured by 1-4 Family	105.38	182.43	28		113.46	201.58	25		107.37	181.72	33		131.00	205.09	139.75
Revolving	26.30	41.24	34		24.64	47.62	31		25.54	41.49	32		24.49	48.79	28.73
Closed-End	79.08	139.42	26		88.82	150.92	27		81.83	138.77	27		106.51	153.79	111.02
Commercial Real Estate Loans	360.73	226.40	82		339.58	200.89	86		350.51	221.14	83		327.76	190.25	283.11
Construction and Land Dev	153.56	80.33	83		143.58	65.64	90		152.87	78.46	82		132.05	58.42	90.44
1-4 Fam	85.15	27.61	92		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Other	68.41	49.12	70		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Multifamily	9.37	15.47	49		10.70	14.61	59		9.47	16.35	50		10.28	14.18	10.32
Nonfarm Nonresidential	197.80	120.46	79		185.29	111.35	83		188.16	117.24	79		185.43	109.09	182.35
Owner Occupied	110.20	47.39	91		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
Other	87.60	66.31	70		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A
RE Loans Secured by Farmland	2.64	2.63	67		2.61	2.38	63		2.43	2.40	64		2.83	2.25	3.26
Loans to Dep Inst & Oth Bank Accept	0.58	0.78	70		0.38	0.99	62		0.77	1.02	70		0.52	1.19	0.02
Commercial and Industrial Loans	154.33	134.50	67		149.46	128.78	69		157.29	127.95	72		153.21	125.77	117.54
Loans to Individuals	15.34	58.02	28		16.70	61.91	24		15.45	57.12	27		17.70	62.76	22.44
Credit Card Loans	1.95	7.31	53		2.22	7.47	54		2.20	7.75	55		2.59	8.70	3.18
Agricultural Loans	3.02	2.23	70		3.38	2.17	74		3.66	2.17	77		3.98	2.18	5.02
Other Loans and Leases	19.01	34.49	34		18.09	38.16	31		18.66	35.32	32		18.63	38.89	18.57

Loan Mix and Analysis of Concentrations of Credit

BHCPR page 7A details the percentage composition of a bank holding company's loan portfolio. The top portion, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income). The last section, Loans and Leases, Percent of Total Risk Based Capital, presents the same loan balances as above, but as a percentage of total risk based capital.

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by 1-4 Family (Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Revolving (Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Closed-End (Percent of Gross Loans and Leases)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

Commercial Real Estate Loans (Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Construction and Land Development (Percent of Gross Loans and Leases)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

1-4 Family (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for 1-4 family residential construction divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total loans and leases, net of unearned income.

Multifamily (Percent of Gross Loans and Leases)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

Nonfarm Nonresidential (Percent of Gross Loans and Leases)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged

persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

Owner-Occupied (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total loans and leases, net of unearned income.

Other (Percent of Gross Loans & Leases)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by Farmland (Percent of Gross Loans and Leases)

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

Loans to Depository Institutions (Percent of Gross Loans and Leases)

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

Commercial and Industrial Loans (Percent of Gross Loans and Leases)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

Loans to Individuals (Percent of Gross Loans and Leases)

Loans to individuals for household, family, and other personal expenditures divided by total loans and leases, net of unearned income.

Credit Card Loans
(Percent of Gross Loans and Leases)

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Gross Loans and Leases)

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

Other Loans and Leases
(Percent of Gross Loans and Leases)

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, loans to foreign governments and official institutions, and all other loans and lease financing receivables divided by total loans and leases, net of unearned income.

Loans & Leases, Percent of Total Risk Based Capital

Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans
Secured by 1–4 Family
(Percent of Total Risk Based Capital)

Revolving and permanent loans secured by one- to four-family residential properties divided by total risk based capital.

Revolving
(Percent of Total Risk Based Capital)

Revolving open-end lines of credit

secured by one- to four-family residential properties divided by total risk based capital.

Closed-End
(Percent of Total Risk Based Capital)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total risk based capital.

Commercial Real Estate Loans
(Percent of Total Risk Based Capital)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total risk based capital.

Construction and Land Development
(Percent of Total Risk Based Capital)

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total risk based capital.

1–4 Family
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for 1–4 family residential construction divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Construction, land development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by total risk based capital.

Multifamily
(Percent of Total Risk Based Capital)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total risk based capital.

Nonfarm Nonresidential
(Percent of Total Risk Based Capital)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, “homes” for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total risk based capital.

Owner-Occupied
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by owner-occupied properties divided by total risk based capital.

Other
(Percent of Total Risk Based Capital)

Nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by total risk based capital.

Real Estate Loans Secured by Farmland
(Percent of Total Risk Based Capital)

Loans secured by farmland and improvements thereon divided by total risk based capital.

Loans to Depository Institutions
(Percent of Total Risk Based Capital)

Loans to all financial institutions (U.S. and non-U.S. addresses) divided by total risk based capital.

Commercial and Industrial Loans
(Percent of Total Risk Based Capital)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total risk based capital.

Loans to Individuals
(Percent of Total Risk Based Capital)

Loans to individuals for household,

family, and other personal expenditures divided by total risk based capital.

Credit Card Loans
(Percent of Total Risk Based Capital)

Loans to individuals arising from bank credit cards divided by total risk based capital. Prior to March 31, 2001, this item also included loans related to check credit plans.

Agricultural Loans
(Percent of Total Risk Based Capital)

Loans to finance agricultural production and other loans to farmers divided by total risk based capital

Other Loans and Leases
(Percent of Total Risk Based Capital)

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, loans to foreign governments and official institutions, and all other loans, and lease financing receivables divided by total risk based capital.

PERCENT OF TOTAL ASSETS	mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT		
Short-Term Investments	6.12	7.79	54	5.33	5.81	59	4.89	8.04	52	5.68	5.73	8.04	5.43		
Liquid Assets	10.52	21.57	7	11.01	22.86	8	10.61	22.46	8	11.98	23.88	10.51	24.17		
Investment Securities	11.48	17.03	23	13.47	19.32	25	12.14	18.55	24	13.93	20.03	15.35	21.17		
Net Loans and Leases	73.31	63.18	79	71.16	62.05	80	73.11	62.64	79	69.72	60.09	71.03	59.70		
Net Lns, Ls & Stdbly Ltrs of Credit	76.38	66.39	77	74.08	65.36	73	76.28	65.81	79	72.65	63.42	73.52	62.92		
Core Deposits	59.04	48.35	70	65.14	49.93	80	60.06	48.23	72	65.22	49.27	68.40	48.79		
Noncore Funding	24.20	35.95	23	17.75	34.34	11	23.62	36.07	18	17.80	34.97	15.41	33.37		
Time Deposits of \$100k or More	10.57	11.47	48	6.35	9.84	26	9.25	11.73	40	6.02	9.23	4.21	7.71		
Foreign Deposits	5.20	2.54	79	4.41	2.36	80	5.43	2.70	76	5.10	2.55	1.40	2.72		
Fed Funds Purchased and Repos	6.30	7.46	51	5.96	8.14	44	6.23	7.73	52	5.34	8.72	8.02	8.39		
Secured Fed Funds Purchased	0.00	0.00	48	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Net Fed Funds Purchased (Sold)	4.30	4.32	50	4.99	5.42	47	5.54	4.92	59	3.85	5.91	6.14	5.47		
Commercial Paper	0.39	0.45	69	0.35	0.46	67	0.47	0.41	71	0.39	0.38	0.53	0.39		
Oth Borrowings w/Rem Mat 1 Yr or Less	0.67	3.47	30	0.36	3.41	16	1.09	3.45	28	0.39	3.62	0.05	3.64		
Earning Assets Repr in 1 Year	50.23	43.63	73	47.89	44.15	62	48.92	44.16	65	47.49	43.89	42.80	41.75		
Int-Bearing Liab Repr in 1 Year	16.62	22.02	26	10.68	19.30	16	14.98	22.38	20	10.18	17.46	7.68	14.06		
Long-Term Debt Repr in 1 Year	0.97	2.35	50	0.53	2.19	47	1.00	2.14	52	0.65	2.13	0.00	2.30		
Net Assets Repriceable in 1 Year	32.64	17.23	88	36.68	21.04	88	32.94	18.21	85	36.65	22.38	35.12	23.95		
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net Noncore Funding Dependence	22.39	37.73	22	15.45	36.73	16	23.08	37.53	21	15.24	37.84	9.18	35.51		
Net ST Noncore Funding Dependence	18.77	23.63	38	12.86	23.05	23	20.97	23.42	42	12.13	23.54	6.43	19.41		
Short-Term Inv/ST Noncore Funding	28.78	28.01	60	34.00	23.86	68	22.31	26.52	59	37.06	23.69	60.91	28.10		
Liq Asts-ST Noncore Fndg/Nonliq Asts	-12.02	-4.50	25	-5.23	-0.44	40	-12.64	-3.24	23	-3.80	1.73	-3.01	5.74		
Net Loans and Leases/Total Deposits	98.00	98.29	42	93.74	97.02	37	97.81	97.36	43	91.32	97.40	95.98	103.28		
Net Loans and Leases/Core Deposits	124.17	159.98	38	109.23	147.13	31	121.72	156.40	31	106.89	146.08	103.84	154.08		
Held-To-Mat Sec Appr(Depr)/Tl Cap	-0.11	-0.42	28	-0.35	-1.17	32	-0.12	-0.59	33	-0.27	-0.69	0.00	0.01		
Avail-For-Sale Sec Appr(Depr)/Tl Cap	-1.18	-1.34	47	-1.40	-4.57	77	-0.97	-1.93	58	-0.39	-3.10	0.82	0.54		
Struct Notes Appr(Depr)/Tl Cap	N/A	-0.05	N/A	N/A	-0.18	N/A	N/A	-0.07	N/A	N/A	-0.14	N/A	-0.05		
PERCENT OF INVESTMENT SECURITIES:															
Held-To-Maturity Securities	11.97	7.45	79	11.05	8.86	76	11.45	7.53	79	10.91	8.21	13.28	7.38		
Available-For-Sale Securities	88.03	92.55	20	88.95	91.14	23	88.55	92.47	20	89.09	91.79	86.72	92.62		
U.S. Treasury Securities	0.77	1.53	61	0.83	3.54	55	0.74	2.12	55	0.71	2.93	0.75	3.33		
U.S. Agency Securities (excl MBS)	28.83	16.27	77	26.86	16.60	79	29.36	17.98	76	24.60	15.52	20.43	16.80		
Municipal Securities	16.83	6.52	85	14.92	4.46	92	15.43	5.90	86	15.40	4.29	15.28	3.91		
Mortgage-Backed Securities	19.07	61.10	11	19.85	60.30	14	19.18	59.07	15	22.87	60.53	14.78	59.40		
Asset-Backed Securities	0.00	1.50	25	0.00	1.58	25	0.00	1.46	25	0.00	1.64	0.00	1.71		
Other Debt Securities	32.09	4.29	94	33.68	4.54	94	31.80	3.96	95	32.68	4.62	42.35	5.01		
Mutual Funds and Equity Securities	2.41	1.59	76	3.87	1.41	88	3.48	1.72	81	3.74	1.59	6.40	1.81		
Debt Securities 1 Year or Less	35.66	15.70	82	31.50	11.04	86	33.78	16.46	81	29.71	10.24	40.12	7.66		
Debt Securities 1 To 5 Years	41.54	19.45	85	42.33	21.39	79	42.56	21.65	79	38.79	22.50	28.33	23.40		
Debt Securities Over 5 Years	20.39	59.54	16	22.30	63.62	14	20.18	56.12	17	27.76	62.90	25.15	64.40		
Pledged Securities	51.36	62.09	29	44.36	58.67	28	51.24	61.97	31	44.50	59.46	30.03	57.43		
Structured Notes, Fair Value	0.00	0.22	37	0.00	0.26	38	0.00	0.20	36	0.00	0.27	0.00	0.38		
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-Term Investments	28.86	114.97	48	0.17	84.91	35	-5.45	163.16	27	-4.05	34.22	-14.62	15.79		
Investment Securities	-4.38	-0.11	50	25.77	1.62	88	-4.22	4.40	40	23.28	4.08	8.86	9.38		
Core Deposits	1.61	7.18	41	28.94	8.17	92	1.15	6.99	28	29.55	7.26	10.94	11.50		
Noncore Funding	52.85	12.94	92	63.34	13.15	92	45.76	16.79	86	56.93	16.22	3.95	14.33		

Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes.

Percent of Total Assets

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets.

Liquid Assets (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

Investment Securities (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses divided by total assets.

Net Loans and Leases *Plus Standby Letters of Credit* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses plus standby letters of credit divided by total assets.

Core Deposits (Percent of Total Assets)

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts, time deposits with balances (excluding brokered deposits) of less than \$100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits divided by total assets.

Noncore Funding (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets.

Time Deposits of \$100,000 or More (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

Foreign Deposits (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

Federal Funds Purchased and Repos (Percent of Total Assets)

Federal funds purchased and securi-

ties sold under agreements to repurchase divided by total assets.

Secured Federal Funds Purchased

The amount of "federal funds purchased in domestic offices" that are secured.

Net Federal Funds Purchased (Sold) (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

Commercial Paper (Percent of Total Assets)

Commercial paper divided by total assets.

Other Borrowings with a *Remaining Maturity of 1 Year or Less* (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

Earning Assets Repriceable in 1 Year (Percent of Total Assets)

Earning assets that are repricable within one year or mature within one year (in Schedule HC-H of the FR Y-9C) divided by total assets.

Interest-Bearing Liabilities *Repriceable in 1 Year* (Percent of Total Assets)

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

*Long-Term Debt Repriceable in 1 Year
(Percent of Total Assets)*

Long-term debt (other borrowed money with a remaining maturity of more than one year, or subordinated notes and debentures) that has a repricing frequency of less than one year divided by total assets.

*Net Assets Repriceable in 1 Year
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

Other Liquidity and Funding Ratios

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding and short-term investments above.)

“Long-term assets” refers to the sum of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted

*Net Short-Term Noncore Funding
Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term investments and long-term assets above.)

“Short-term noncore funding” refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year

or less: time deposits of \$100,000 or more, foreign deposits, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under \$100,000.

*Short-Term Investments/
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding above.)

*Liquid Assets Less Short-term Noncore
Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined above) divided by total assets less liquid assets.

Net Loans and Leases/Total Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses divided by total deposits.

Net Loans and Leases/Core Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities
Appreciation (Depreciation)/
Tier 1 Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by tier 1 capital.

*Available-for-Sale Securities
Appreciation (Depreciation)/
Tier 1 Capital*

The difference between the fair value and the amortized cost of available-

for-sale securities divided by tier 1 capital.

*Structured Notes Appreciation
(Depreciation)/Tier 1 Capital*

The difference between the fair value and the amortized cost of structured notes divided by tier 1 capital.

Percent of Investment Securities

*Held-to-Maturity Securities
(Percent of Investment Securities)*

The amortized cost of debt securities, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities.

*Available-for-Sale Securities
(Percent of Investment Securities)*

The fair value of equity and debt securities, available-for-sale divided by total investment securities.

*U.S. Treasury Securities
(Percent of Investment Securities)*

The amount of U.S. Treasury securities divided by total investment securities.

*U.S. Agency Securities excluding
Mortgage-Backed Securities
(Percent of Investment Securities)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities
(Percent of Investment Securities)*

Obligations of states and political subdivisions in the United States divided by total investment securities.

Mortgage-Backed Securities
(Percent of Investment Securities)

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

Asset-Backed Securities
(Percent of Investment Securities)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total investment securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

Other Debt Securities
(Percent of Investment Securities)

Other debt securities divided by total investment securities.

Mutual Funds and Equity Securities
(Percent of Investment Securities)

Investments in mutual funds and

equity securities divided by total investment securities.

Debt Securities 1 Year or Less
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

Debt Securities 1 to 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

Debt Securities over 5 Years
(Percent of Investment Securities)

Debt securities with a remaining maturity over five years divided by total investment securities.

Pledged Securities
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

Structured Notes, Fair Value
(Percent of Investment Securities)

The fair value of structured notes

divided by total investment securities.

**Percent Change from
Prior Like Quarter**

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-3.)

(\$ IN THOUSANDS)	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
Loan Commitments	22,747,434			20,387,483			22,834,742			19,802,763			15,616,092		
Commit: Secured Commercial RE Loans	5,096,395			4,355,347			3,964,042			4,136,689			2,880,306		
Commit: Unsecured Real Estate Lns	548,351			405,098			440,133			80,186			100,811		
Credit Card Lines	1,080,228			995,806			1,042,671			967,517			918,664		
Securities Underwriting	0			0			0			0			0		
Standby Letters of Credit	1,490,829			1,266,440			1,487,261			1,255,782			783,149		
Commercial & Similar Ltrs of Credit	97,970			162,436			132,615			136,472			65,608		
Securities Lent	0			0			0			0			0		
Credit Derivatives (BHC as Guarantor)	209			0			38			0			0		
Credit Derivatives (BHC as Beneficiary)	0			0			0			0			0		
Credit Derivative Contracts - Inv Grade	125			0			0			N/A			N/A		
Credit Derivative Contracts - SubInv Grade	84			0			38			N/A			N/A		
DERIVATIVE CONTRACTS:															
Interest Rate Futures & Forward Contr	340,981			810,453			468,544			357,575			200,000		
Written Options Contracts (Int Rate)	4,147,696			5,261,947			4,227,613			5,390,972			5,074,648		
Purchased Options Contracts (Int Rate)	40,848			8,288			30,030			0			850,000		
Interest Rate Swaps	9,324,730			8,666,238			9,139,113			8,141,990			6,583,140		
Futures and Forward Foreign Exchange	112,780			93,405			168,601			210,970			89,587		
Written Options Contr (Foreign Exch)	0			0			0			0			0		
Purchased Options Contr (Foreign Exch)	0			0			0			0			0		
Foreign Exchange Rate Swaps	0			0			0			0			0		
Commodity & Other Futures & Forw Contr	0			0			0			0			0		
Written Options Contr (Comm & Other)	92,008			6,360			86,977			8,280			0		
Purchased Options Contr (Comm & Other)	92,008			6,360			86,977			8,280			0		
Commodity & Other Swaps	187,414			10,638			146,771			0			0		
PERCENT OF TOTAL ASSETS															
	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01
Loan Commitments	46.85	31.82	85		47.07	31.70	85		48.62	31.82	85		46.31	30.69	49.62
Standby Letters of Credit	3.07	3.13	55		2.92	3.21	56		3.17	3.13	56		2.94	3.22	2.49
Commercial & Similar Letters of Credit	0.20	0.12	76		0.38	0.11	91		0.28	0.12	82		0.32	0.11	0.21
Securities Lent	0.00	3.12	38		0.00	2.69	39		0.00	3.15	39		0.00	6.42	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.61	69		0.00	0.93	37		0.00	1.21	72		0.00	0.90	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	1.82	33		0.00	1.22	34		0.00	1.48	32		0.00	1.34	0.00
Credit Derivative Contracts - Inv Grade	0.00	1.66	64		0.00	1.72	34		0.00	1.73	33		N/A	N/A	N/A
Credit Derivative Contract-SubInv Grade	0.00	0.54	75		0.00	0.37	38		0.00	0.56	75		N/A	N/A	N/A
Derivative Contracts	29.53	83.19	58		34.32	74.10	70		30.56	76.04	63		33.01	74.39	40.66
Interest Rate Contracts	28.53	63.95	66		34.05	57.10	76		29.52	59.23	71		32.48	55.47	40.38
Interest Rate Futures & Forward Contr	0.70	8.94	55		1.87	9.85	64		1.00	8.77	62		0.84	8.98	0.64
Written Options Contr (Int Rate)	8.54	8.12	83		12.15	6.27	88		9.00	7.12	85		12.61	5.92	16.12
Purchased Options Contr (Int Rate)	0.08	8.57	36		0.02	5.97	32		0.06	7.14	37		0.00	5.54	2.70
Interest Rate Swaps	19.20	29.99	67		20.01	28.18	71		19.46	28.41	69		19.04	28.66	20.92
Foreign Exchange Contracts	0.23	12.11	55		0.22	9.05	55		0.36	10.78	57		0.49	11.30	0.28
Futures & Forward Foreign Exch Contr	0.23	7.75	55		0.22	6.17	56		0.36	7.01	57		0.49	7.71	0.28
Written Options Contr (Foreign Exch)	0.00	0.67	32		0.00	0.54	32		0.00	0.54	33		0.00	0.73	0.00
Purchased Options Contr (Foreign Ex)	0.00	0.70	33		0.00	0.57	32		0.00	0.58	34		0.00	0.78	0.00
Foreign Exchange Rate Swaps	0.00	0.88	34		0.00	0.72	34		0.00	0.83	34		0.00	1.03	0.00
Equity,Commodity, & Other Deriv Contr	0.76	2.45	73		0.05	1.96	64		0.68	2.11	73		0.04	1.86	0.00
Commodity & Other Fut & Forward Contr	0.00	0.12	40		0.00	0.11	41		0.00	0.11	40		0.00	0.10	0.00
Written Options Contr (Comm & Other)	0.19	0.68	75		0.01	0.49	71		0.19	0.60	73		0.02	0.47	0.00
Purchased Options Contr (Comm & Oth)	0.19	0.91	75		0.01	0.67	71		0.19	0.78	75		0.02	0.60	0.00
Commodity & Other Swaps	0.39	0.42	79		0.02	0.37	70		0.31	0.36	81		0.00	0.41	0.00
PERCENT OF AVERAGE LOANS AND LEASES:															
Loan Commitments	64.25	57.86	79		66.91	62.26	74		70.51	62.15	73		82.51	68.48	74.21

Derivatives and Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of derivative contract and off-balance-sheet transaction. Information on these activities is derived from Schedule HC-L of the FR Y-9C report form.

Loan Commitments

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

Commitments to Fund Loans Secured by Commercial Real Estate

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

Commitments to Fund Real Estate Loans That are Unsecured

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

Securities Underwriting

The unused portion of the consolidated bank holding company's takedown of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused standby letters of credit, including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (BHC as Guarantor)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties.

Credit Derivatives (BHC as Beneficiary)

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

Credit Derivatives Contracts—Investment Grade

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements.

Credit Derivatives Contracts—Subinvestment Grade

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements.

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

*Written Options Contracts
(Foreign Exchange)*

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

*Purchased Options Contracts
(Foreign Exchange)*

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

*Written Options Contracts
(Commodities and Other)*

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an

equity instrument, an equity index, or a commodity or product for a fee or premium.

*Purchased Options Contracts
(Commodities and Other)*

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets

*Loan Commitments
(Percent of Total Assets)*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

*Standby Letters of Credit
(Percent of Total Assets)*

Outstanding and unused standby letters of credit divided by total assets.

*Commercial and Similar Letters of Credit
(Percent of Total Assets)*

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

*Securities Lent
(Percent of Total Assets)*

Securities lent divided by total assets.

*Credit Derivatives
(BHC as Guarantor)
(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

*Credit Derivatives
(BHC as Beneficiary)
(Percent of Total Assets)*

The sum of the notional amounts of credit default swaps, total return swaps, credit options, and other credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties divided by total assets.

*Credit Derivatives Contracts—
Investment Grade
(Percent of Total Assets)*

The sum of all investment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Credit Derivatives Contracts—
Subinvestment Grade
(Percent of Total Assets)*

The sum of all subinvestment grade derivative contracts that are subject to risk-based capital requirements divided by total assets.

*Derivative Contracts
(Percent of Total Assets)*

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

Interest Rate Contracts
(Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

Interest Rate Futures and Forward Contracts
(Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

Written Options Contracts
(Interest Rate)
(Percent of Total Assets)

Written interest rate options contracts divided by total assets.

Purchased Options Contracts
(Interest Rate)
(Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

Interest Rate Swaps
(Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

Foreign Exchange Contracts
(Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

Futures and Forward Foreign Exchange Contracts
(Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

Written Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Purchased Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Foreign Exchange Rate Swaps
(Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

Equity, Commodity, and Other Derivative Contracts
(Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

Commodity and Other Futures and Forward Contracts
(Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

Written Options Contracts
(Commodity and Other)
(Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

Purchased Options Contracts
(Commodity and Other)
(Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

Commodity and Other Swaps
(Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

Percent of Average Loans and Leases

Loan Commitments
(Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

NOTIONAL AMOUNT (\$ IN THOUSANDS)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Derivative Contracts	14,338,465	14,863,689	14,354,626	14,118,067	12,797,375
Interest Rate Contracts	13,854,255	14,746,926	13,865,300	13,890,537	12,707,788
Foreign Exchange Contracts	112,780	93,405	168,601	210,970	89,587
Equity,Comm, & Other Contracts	371,430	23,358	320,725	16,560	0
Derivatives Position					
Futures and Forwards	453,761	903,858	637,145	568,545	289,587
Written Options	4,239,704	5,268,307	4,314,590	5,399,252	5,074,648
Exchange-Traded	0	0	0	0	0
Over-the-Counter	4,239,704	5,268,307	4,314,590	5,399,252	5,074,648
Purchased Options	132,856	14,648	117,007	8,280	850,000
Exchange-Traded	0	0	0	0	850,000
Over-the-Counter	132,856	14,648	117,007	8,280	0
Swaps	9,512,144	8,676,876	9,285,884	8,141,990	6,583,140
Held for Trading	751,210	875,339	881,326	517,970	1,139,587
Interest Rate Contracts	267,000	758,576	392,000	307,000	1,050,000
Foreign Exchange Contracts	112,780	93,405	168,601	210,970	89,587
Equity,Comm, & Other Contracts	371,430	23,358	320,725	0	0
Non-Traded	13,587,255	13,988,350	13,473,300	13,600,097	11,657,788
Interest Rate Contracts	13,587,255	13,988,350	13,473,300	13,583,537	11,657,788
Foreign Exchange Contracts	0	0	0	0	0
Equity,Comm, & Other Contracts	0	0	0	16,560	0
Deriv Contr(excl Fut & FX LE 14 Days)	6,731,711	5,973,381	6,618,036	5,836,815	4,972,727
One Year or Less	283,660	363,019	314,526	496,093	1,550,332
Over 1 Year to 5 Years	4,253,292	3,922,837	4,188,684	3,655,129	2,529,080
Over 5 Years	2,194,759	1,687,525	2,114,826	1,685,593	893,315
Gross Negative Fair Value (Abs Value)	52,154	123,198	68,911	80,463	19,047
Gross Positive Fair Value	62,590	22,341	55,330	52,887	55,248
Held for Trading	12,392	3,663	13,060	2,835	2,548
Non-Traded	50,198	18,678	42,270	50,052	52,700
Curr Credit Exposure on RBC Deriv Contr	62,521	21,991	55,246	52,882	55,248
Credit Losses on Derivative Contracts	0	0	0	0	0
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due					
(Confidential prior to month yyyy)	0	0	0	0	0
90+ Days Past Due	0	0	0	0	0

Derivative Instruments

BHCPR page 10 provides the dollar amounts of derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Derivative Contracts

The gross notional amount or par value of derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of

principal, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized.

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written portion of collars and corridors.

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet

the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors.

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction.

Held for Trading

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes.

Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities.

*Interest Rate Contracts
(Held for Trading)*

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts
(Held for Trading)*

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other
Derivative Contracts
(Held for Trading)*

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

*Interest Rate Contracts
(Non-Traded)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts
(Non-Traded)*

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other
Derivative Contracts
(Non-Traded)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

*Derivative Contracts (Excluding
Futures and Foreign Exchange of
14 Days or Less)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of derivative contracts subject to risk-based capital requirements (exclud-

ing futures contracts) that have a remaining maturity of over five years.

*Gross Negative Fair Value
(Absolute Value)*

The total fair value of derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of derivative contracts with positive fair values.

*Held for Trading
(Gross Positive Fair Value)*

The total fair value of derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of derivatives held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on derivative contracts regardless of whether the loss is

charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives.

Past Due Derivative Instruments

Fair Value:

30–89 Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30–89 days. This item is confidential prior to March 31, 2001.

90+ Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more.

PERCENT OF NOTIONAL AMOUNT	mm/dd/yyyy BHC PEER 01 PCT				mm/dd/yyyy BHC PEER 01 PCT				mm/dd/yyyy BHC PEER 01 PCT				mm/dd/yyyy BHC PEER 01 PCT				mm/dd/yyyy BHC PEER 01 PCT			
Interest Rate Contracts	96.62	87.10	58		99.21	90.90	65		96.59	87.06	54		98.39	89.88	99.30	92.92				
Foreign Exchange Contracts	0.79	8.21	44		0.63	6.65	43		1.17	8.39	46		1.49	7.66	0.70	4.46				
Equity, Comm, & Other Contracts	2.59	1.96	76		0.16	1.24	63		2.23	1.83	75		0.12	1.11	0.00	0.91				
Futures and Forwards	3.16	20.28	20		6.08	18.74	30		4.44	19.00	31		4.03	19.53	2.26	19.51				
Written Options	29.57	7.28	95		35.44	7.85	90		30.06	6.76	95		38.24	7.72	39.65	6.30				
Exchange-Traded	0.00	0.38	40		0.00	0.28	40		0.00	0.41	40		0.00	0.16	0.00	0.49				
Over-The-Counter	29.57	6.31	95		35.44	7.20	90		30.06	5.74	95		38.24	7.09	39.65	4.85				
Purchased Options	0.93	6.76	30		0.10	5.95	27		0.82	6.76	33		0.06	6.32	6.64	5.02				
Exchange-Traded	0.00	0.41	40		0.00	0.26	40		0.00	0.39	39		0.00	0.21	6.64	0.72				
Over-The-Counter	0.93	5.85	32		0.10	5.17	27		0.82	5.82	34		0.06	5.52	0.00	3.93				
Swaps	66.34	59.54	50		58.38	60.66	36		64.69	60.99	48		57.67	60.02	51.44	64.59				
Held for Trading	5.24	38.53	32		5.89	37.90	34		6.14	38.64	34		3.67	40.54	8.90	37.55				
Interest Rate Contracts	1.86	27.62	40		5.10	27.37	40		2.73	27.48	40		2.17	29.61	8.20	27.35				
Foreign Exchange Contracts	0.79	3.87	55		0.63	4.39	57		1.17	4.27	57		1.49	5.61	0.70	3.57				
Equity, Comm, & Other Contracts	2.59	1.12	83		0.16	0.73	71		2.23	0.94	81		0.00	0.73	0.00	0.55				
Non-Traded	94.76	61.47	67		94.11	62.10	65		93.86	61.36	65		96.33	59.46	91.10	62.45				
Interest Rate Contracts	94.76	54.96	78		94.11	59.31	75		93.86	55.09	75		96.21	56.96	91.10	61.17				
Foreign Exchange Contracts	0.00	0.61	29		0.00	0.42	30		0.00	0.65	29		0.00	0.37	0.00	0.41				
Equity, Comm, & Other Contracts	0.00	0.12	40		0.00	0.02	40		0.00	0.11	40		0.12	0.02	0.00	0.01				
Deriv Contr (excl Fut & FX LE 14 Days)	46.95	84.48	6		40.19	86.34	4		46.10	86.62	4		41.34	83.96	38.86	85.72				
One Year or Less	1.98	25.91	12		2.44	27.47	7		2.19	26.33	12		3.51	25.04	12.11	24.18				
Over 1 Year to 5 Years	29.66	29.40	47		26.39	27.94	43		29.18	33.22	46		25.89	27.91	19.76	29.84				
Over 5 Years	15.31	19.39	36		11.35	20.71	28		14.73	19.26	37		11.94	20.78	6.98	25.50				
Gross Negative Fair Value (Abs Val)	0.36	0.61	26		0.83	1.11	36		0.48	0.78	33		0.57	0.96	0.15	0.99				
Gross Positive Fair Value	0.44	0.67	23		0.15	0.83	12		0.39	0.75	19		0.37	0.79	0.43	1.06				
PERCENT OF TIER 1 CAPITAL:																				
Gross Negative Fair Value, Abs Val (X)	0.01	0.09	48		0.04	0.11	61		0.02	0.09	56		0.03	0.11	0.01	0.13				
Gross Positive Fair Value (X)	0.02	0.09	50		0.01	0.10	32		0.02	0.09	47		0.02	0.11	0.02	0.14				
Held for Trading (X)	0.00	0.07	48		0.00	0.08	40		0.00	0.07	47		0.00	0.09	0.00	0.11				
Non-Traded (X)	0.01	0.01	69		0.01	0.01	52		0.01	0.01	68		0.02	0.01	0.02	0.02				
Current Credit Exposure (X)	0.02	0.05	51		0.01	0.05	32		0.02	0.05	49		0.02	0.06	0.02	0.08				
Credit Losses on Derivative Contracts	0.00	0.00	49		0.00	0.00	47		0.00	0.00	47		0.00	0.00	0.00	0.00				
PAST DUE DERIVATIVE INSTRUMENTS																				
FAIR VALUE:																				
30-89 Days Past Due																				
(Confidential prior to month yyyy)	0.00	0.00	48		0.00	0.00	47		0.00	0.00	47		0.00	0.00	0.00	0.00				
90+ Days Past Due	0.00	0.00	48		0.00	0.00	48		0.00	0.00	49		0.00	0.00	0.00	0.00				
OTHER RATIOS:																				
Current Credit Exposure/Risk wtd Asts	0.14	0.50	48		0.06	0.54	26		0.13	0.47	40		0.14	0.57	0.20	0.71				

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of derivative contracts, Tier 1 capital, and risk weighted assets.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts.

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts.

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts.

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the

total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts.

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes

divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Non-Traded) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for purposes

other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and
Other Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (Excluding
Futures and Foreign Exchange of
14 Days or Less)
(Percent of Notional Amount)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (exclud-

ing futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value
(Absolute Value)
(Percent of Notional Amount)*

The total fair value of derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value
(Absolute Value)
(Percent of Tier 1 Capital) (X)*

The absolute value of the total negative fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all

derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Percent of Tier 1 Capital) (X)*

The current credit exposure of derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Credit Losses on Derivatives
(Percent of Tier 1 Capital)*

Year-to-date credit losses incurred on derivative contracts divided by Tier 1 capital.

Past Due Derivative Instruments

*30–89 Days Past Due
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30–89 days or more divided by Tier 1 capital. This item is confidential prior to March 2001.

*90+ Days Past Due
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital.

Other Ratios

*Current Credit Exposure/
Risk-Weighted Assets*

The current credit exposure of derivatives covered by the risk-based capital standards divided by risk-weighted assets.

CHANGE: ALLOWANCE FOR LOAN AND LEASE
 LOSSES EXCLUDING ATTR (\$000)

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Beginning Balance	365,682	339,024	339,024	271,117	268,506
Gross Credit Losses	14,078	15,610	65,792	42,769	59,654
Write-downs, Transf to Lns Held For Sale	0	0	0	0	0
Recoveries	3,970	3,959	19,971	17,811	20,265
Net Credit Losses	10,108	11,651	45,821	24,958	39,389
Provision for Loan and Lease Losses	9,111	14,512	72,479	43,023	44,067
Adjustments	7,061	0	0	49,842	-2,067
Ending Balance	371,746	341,885	365,682	339,024	271,117

Memo: Alloc Transfer Risk Reserve (ATRR) 0 0 0 0 0

ANALYSIS RATIOS	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
Provision for Ln&Ls Losses/Avg Assets	0.08	0.17	27		0.14	0.13	56		0.16	0.15	62		0.13	0.15	0.14	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.10	0.28	25		0.19	0.21	50		0.22	0.25	60		0.18	0.26	0.21	0.32
Provision for Ln&Ls Losses/Net Losses	90.14	117.64	22		124.56	98.42	64		158.18	109.77	88		172.38	94.06	111.88	97.31
Ln&Ls Allowance/Total Ln&Ls not HFS	1.04	1.14	32		1.11	1.15	43		1.06	1.14	37		1.13	1.18	1.21	1.32
Ln&Ls Allowance/Total Loans & Leases	1.03	1.11	35		1.10	1.13	46		1.05	1.11	39		1.12	1.13	1.20	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.19	7.53	72		7.34	9.33	56		7.98	11.75	59		13.58	8.01	6.88	6.86
ALLL/Nonaccrual Assets	534.27	318.93	82		478.99	342.49	78		550.68	330.96	85		493.36	349.71	377.79	282.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	293.96	224.66	75		410.51	245.12	86		332.04	231.67	76		395.91	249.50	307.61	227.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.33	30		0.20	0.30	41		0.20	0.33	36		0.18	0.38	0.28	0.48
Recoveries/Avg Loans and Leases	0.04	0.09	29		0.05	0.10	26		0.06	0.10	31		0.07	0.11	0.10	0.12
Net Losses/Avg Loans and Leases	0.11	0.24	32		0.15	0.21	44		0.14	0.23	40		0.10	0.28	0.19	0.35
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	47		0.00	0.00	45		0.00	0.00	42		0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.03	7.37	39		9.26	7.79	70		46.70	31.82	82		29.86	30.96	23.67	25.00
Earnings Coverage of Net Losses (X)	24.78	15.68	74		19.47	21.81	63		21.51	33.33	68		31.45	22.75	16.97	18.87

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.02	0.09	42		0.02	0.07	44		0.04	0.08	46		0.02	0.06	0.01	0.07
RE Loans Secured By 1-4 Family	0.00	0.12	6		0.05	0.08	46		0.02	0.09	31		0.01	0.08	0.00	0.08
Revolving	0.00	0.18	18		-0.05	0.11	1		-0.02	0.12	4		0.02	0.07	0.00	0.08
Closed-End	0.00	0.10	4		0.08	0.07	69		0.03	0.08	43		0.01	0.07	0.01	0.08
Commercial Real Estate Loans	0.03	0.04	62		0.02	0.02	60		0.03	0.04	52		0.02	0.03	0.01	0.05
Construction and Land Dev	0.02	0.05	68		0.00	0.01	69		0.03	0.03	67		0.02	0.01	0.02	0.04
1-4 Fam	-0.01	0.01	1		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	N/A
Other	0.03	0.02	81		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	N/A
Multifamily	0.00	0.00	48		0.00	0.01	47		0.04	0.02	80		0.00	0.02	0.00	0.02
Nonfarm Nonresidential	0.04	0.03	66		0.03	0.03	61		0.02	0.04	55		0.02	0.04	0.01	0.06
Owner Occupied	0.04	0.01	86		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	N/A
Other	0.00	0.02	57		N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	N/A
RE Loans Secured by Farmland	-0.01	-0.04	27		-0.05	-0.01	9		3.87	0.04	98		0.00	0.01	0.00	0.06
Commercial and Industrial Loans	0.30	0.24	70		0.23	0.17	70		0.18	0.26	44		0.09	0.26	0.52	0.39
Loans to Depository Institutions	0.00	0.00	51		12.32	0.00	97		1.40	-0.01	97		8.50	0.00	0.00	-0.02
Loans to Individuals	0.91	1.25	46		0.95	1.02	55		0.76	1.08	39		1.54	1.26	2.02	1.44
Credit Card Loans	2.21	3.26	31		2.39	2.86	40		1.83	1.79	35		3.12	3.03	3.03	22.98
Agricultural Loans	-0.10	0.03	6		9.49	0.02	98		1.35	0.00	98		0.00	0.06	0.00	0.25
Loans to Foreign Governments & Inst	N/A	-0.44	N/A		N/A	-0.42	N/A		N/A	-0.13	N/A		N/A	0.00	N/A	0.00
Other Loans and Leases	0.19	0.15	69		-0.10	0.24	8		1.08	0.22	92		0.07	0.41	-0.44	0.26

Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and the allowance for loan and lease losses. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C.

The first section itemizes the dollar amounts of each source of change in the valuation reserve. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, write-downs from transfers to loans held for sale, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

Change: Allowance for Loan and Lease Losses, Excluding Allocated Transfer Risk Reserve (\$000)

Beginning Balance

The balance of the allowance for loan and lease losses at the end of the previous calendar year after the effect of all corrections and adjustments that were made in amended reports.

Gross Loan and Lease Losses

Loan and lease losses charged against the allowance for loan and lease losses.

Write-Downs from Transfers to Loans Held for Sale

The reduction in the value of loans transferred to the held-for-sale account through a write-down of the recorded investment to fair value upon transfer.

Recoveries

Recoveries credited to the allowance for loan and lease losses.

Net Loan and Lease Losses

Gross loan and lease losses minus recoveries.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

The sum of the beginning allowance for loan and lease losses, the provision for loan and lease losses, and adjustments minus net loan and lease losses.

Memo: Allocated Transfer Risk Reserve (ATTR)

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Analysis Ratios

Provision for Loan and Lease Losses/Average Assets

Provision for loan and lease losses divided by (four-point) average assets. (See the definition of average assets on page 3-13.)

Provision for Loan and Lease Losses/Average Loans and Leases

Provision for loan and lease losses divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Provision for Loan and Lease Losses/Net Losses

Provision for loan and lease losses divided by net loan and lease losses.

Loan and Lease Allowance/Total Loans and Leases Not Held-For-Sale

Allowance for loan and lease losses divided by total loans and lease not held-for-sale (schedule HC line item 4.b. of the FR Y-9C).

Loan and Lease Allowance/Total Loans and Leases

The allowance for loan and lease losses divided by loans and leases net of unearned income.

Loan and Lease Allowance/Net Loan and Lease Losses (X)

The allowance for loan and lease losses divided by net loan and lease losses (annualized). If recoveries exceed gross loan and lease losses, the BHCPR displays an "NA" in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Loan and Lease Losses/Nonaccrual Assets

The allowance for loan and lease losses divided by the aggregate amount of nonaccrual assets.

Loan and Lease Allowance/90 Days and over Past Due and Nonaccrual Loans and Leases

The allowance for loan and lease losses divided by the loans and leases on which payment is due and unpaid for 90 days or more or that are placed in nonaccrual status.

Gross Loan and Lease Losses/Average Loans and Leases

Loans and lease losses charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Average Loans and Leases

Loan recoveries in the current year (annualized) divided by (four-point)

average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Net Losses/Average Loans and Leases

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Write-downs from Transfers to Loans Held for Sale/Average Loans and Leases

Total write-downs from transfers to loans held for sale divided by average loans and leases.

Recoveries/Prior Year-End Losses

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

Earnings Coverage of Net Losses (X)

The sum of income before taxes, minority interest, and extraordinary items and the provision for possible loan and lease losses divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Net Loan and Lease Losses by Type

(Net Losses, Percent of) Real Estate Loans

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by 1-4 Family

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Revolving

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Closed-End

Net losses on other real estate loans secured by first and junior liens on one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

(Net Losses, Percent of) Commercial Real Estate Loans

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

(Net Losses, Percent of) Construction and Land Development

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) 1-4 Family

Net losses on construction, land development, and other land loans in domestic offices for 1-4 family residential construction divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) Other

Net losses on construction, land

development, and other land loans in domestic offices for other construction loans and all land development and other land loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

(Net Losses, Percent of) Multifamily

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

(Net Losses, Percent of) Nonfarm Nonresidential

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Owner-Occupied

Net losses on nonfarm nonresidential property loans secured by owner-occupied properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Other

Net losses on nonfarm nonresidential property loans secured by other nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

(Net Losses, Percent of) Real Estate Loans Secured by Farmland

Net losses on real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

(Net Losses, Percent of)
Commercial and Industrial Loans

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

(Net Losses, Percent of)
Loans to Depository Institutions

Net losses on loans to depository institutions divided by loans to depository institutions, gross of unearned income.

(Net Losses, Percent of)
Loans to Individuals

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

(Net Losses, Percent of)
Credit Card Loans

Net losses on credit cards divided by the outstanding balance of credit card loans, gross of unearned income.

(Net Losses, Percent of)
Agricultural Loans

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

(Net Losses, Percent of)
Loans to Foreign Governments and Institutions

Net losses on loans to foreign governments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

(Net Losses, Percent of)
Other Loans and Leases

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
30-89 Days Past Due Loans & Leases	229,548			154,750			217,985			163,660		103,971
90 Days and Over Past Due Loans & Leases	56,880			11,908			43,727			16,923		16,375
Nonaccrual Loans and Leases	69,580			71,374			66,405			68,709		71,763
Total PD & Nonaccrual Loans & Leases	356,008			238,032			328,117			249,292		192,109
Restructured 30-89 Days Past Due	0			0			0			0		0
Restructured 90+ Days Past Due	0			0			0			0		0
Restructured Nonaccrual	3,478			140			3,478			140		2,253
Total Restr Loans & Leases, Incl Above	3,478			140			3,478			140		2,253
30-89 Days Past Due Loans Held For Sale	0			0			1,972			0		0
90+ Days Past Due Loans Held For Sale	0			0			0			0		0
Nonaccrual Loans Held For Sale	0			0			0			0		0
Total PD & Nonacc Lns Held For Sale	0			0			1,972			0		0
Restr Loans and Leases in Compliance	132			216			164			380		646
Real Estate Acquired (Reacquired)	9,681			21,451			9,250			17,150		11,877
OTHER ASSETS:												
30-89 Days Past Due	0			0			0			0		0
90+ Days Past Due	0			0			0			0		0
Nonaccrual	0			2			0			8		0
Total Other Assets PD & Nonaccrual	0			2			0			8		0
PERCENT OF LOANS AND LEASES	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT		
30-89 Days PD Loans & Leases	0.64	0.75	47	0.50	0.64	35	0.63	0.81	40	0.54	0.69	0.46
90+ Days PD Loans and Leases	0.16	0.14	64	0.04	0.14	31	0.13	0.15	55	0.06	0.16	0.07
Nonaccrual Loans and Leases	0.19	0.51	22	0.23	0.44	28	0.19	0.50	20	0.23	0.42	0.32
90+ Days PD and Nonaccrual Lns&Ls	0.35	0.69	25	0.27	0.61	25	0.32	0.68	26	0.28	0.60	0.39
30-89 Days PD Restructured	0.00	0.00	46	0.00	0.00	44	0.00	0.00	44	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	47	0.00	0.00	46	0.00	0.00	47	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.01	80	0.00	0.01	65	0.01	0.00	86	0.00	0.00	0.01
30-89 Days PD Loans Held For Sale	0.00	0.00	33	0.00	0.00	35	0.01	0.01	71	0.00	0.00	0.00
90+ Days PD Loans Held For Sale	0.00	0.00	37	0.00	0.00	38	0.00	0.00	38	0.00	0.00	0.00
Nonaccrual Loans Held For Sale	0.00	0.00	38	0.00	0.00	38	0.00	0.01	35	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS												
30+ DAYS PAST DUE AND NONACCRUAL												
30-89 Days Past Due Assets	0.64	0.75	47	0.50	0.65	35	0.63	0.81	40	0.54	0.69	0.46
90+ Days Past Due Assets	0.16	0.14	64	0.04	0.14	28	0.13	0.15	55	0.06	0.16	0.07
Nonaccrual Assets	0.19	0.51	22	0.23	0.44	28	0.19	0.50	20	0.23	0.43	0.32
30+ Days PD & Nonaccrual Assets	0.99	1.45	32	0.76	1.27	25	0.95	1.50	28	0.83	1.31	0.85
PERCENT OF TOTAL ASSETS												
90+ Days PD and Nonaccrual Assets	0.26	0.43	30	0.19	0.38	25	0.23	0.42	30	0.20	0.36	0.28
90+ PD & Nonaccrual Assets + OREO	0.31	0.51	26	0.29	0.43	32	0.29	0.48	31	0.29	0.42	0.37
RESTRICTURED & NONACCRUAL LNS&LS												
+ REAL ESTATE ACQUIRED AS PERCENT OF:												
Total Assets	0.16	0.37	27	0.21	0.31	37	0.16	0.35	27	0.20	0.29	0.27
Allowance for Loan & Lease Losses	21.36	52.73	20	27.21	45.04	28	20.73	50.70	18	25.44	42.14	31.09
Equity Cap + ALLL	1.41	4.18	19	1.99	3.52	31	1.42	3.89	23	1.88	3.34	2.75
Tier 1 Cap + ALLL	2.01	4.65	26	2.79	4.06	38	1.99	4.30	28	2.72	3.84	2.98
Loans & Leases + RE Acquired	0.22	0.60	22	0.30	0.52	32	0.22	0.58	20	0.29	0.49	0.37

Note: 30-89 Days Past Due amounts and ratios are confidential prior to month yyyy.

Past Due and Nonaccrual Assets

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus the allowance for loan and lease losses, Tier 1 capital plus the allowance for loan and lease losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-N of the FR Y-9C.

Information on loans and leases 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and over Past Due and Nonaccrual Assets (\$000)

30 to 89 Days Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a

deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Total Past Due and Nonaccrual Loans and Leases

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, 90 Days and over Past Due

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, Nonaccrual

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Total Restructured Loans and Leases, Included Above

Restructured loans and lease financ-

ing receivables that are 30 days or more past due or in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

30 to 89 Days Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 30 to 89 days.

90 + Days Past Due Loans Held for Sale

Loans and leases that are held for sale, at the lower of cost or fair value, on which interest or principal is unpaid for 90 days or more.

Nonaccrual Loans Held for Sale

Loans and Leases that are held for sale, at the lower of cost or fair value, that are required to be reported on a nonaccrual basis.

Total Past Due and Nonaccrual Loans and Leases Held for Sale

Total loans and leases held for sale that are 30 days or more past due plus total loans and leases held for sale that are required to be reported on a nonaccrual basis.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (Reacquired)

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans,

sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets

30 to 89 Days Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and over Past Due and Nonaccrual

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases

30 to 89 Days Past Due Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for

30 to 89 days divided by loans and leases, net of unearned income.

90 Days and over Past Due Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans and Leases (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

90 Days and over Past Due and Nonaccrual Loans and Leases (Percent of Loans and Leases)

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 30 to 89 days past due divided by loans and leases, net of unearned income.

90 Days and over Past Due Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

Nonaccrual Restructured Loans and Leases (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Loans Held for Sale

Loans and leases held for sale on

which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

90 Days and Over Past Due Loans Held for Sale

Loans held for sale on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans Held for Sale

Loans and leases held for sale that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases Plus Other Assets 30 Days and over Past Due and Nonaccrual

30 to 89 Days Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

90 Days and over Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Nonaccrual Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets

that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

30 Days and over Past Due and Nonaccrual Assets

(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

90 Days and over Past Due and Nonaccrual Assets

(Percent of Total Assets)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

90 Days and over Past Due and Nonaccrual Assets Plus Other Real Estate Owned

(Percent of Total Assets)

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried

in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Total Assets*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)

Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)

Equity Capital Plus Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and the allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)

Tier 1 Capital Plus Allowance for Loan and Lease Losses

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and the allowance for loan and lease losses.

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)

Loans and Leases Plus Real Estate Acquired

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT		
Real Estate	- 30-89 Days PD	0.53	0.79	36	0.42	0.61	32	0.59	0.81	38	0.41	0.66	0.26	0.57		
	- 90+ Days Past Due	0.17	0.13	72	0.04	0.12	36	0.13	0.14	58	0.05	0.13	0.07	0.11		
	- Nonaccrual	0.14	0.60	12	0.18	0.46	18	0.16	0.55	14	0.21	0.43	0.25	0.44		
Coml & Indl	- 30-89 Days PD	0.90	0.55	82	0.69	0.57	73	0.65	0.50	69	0.72	0.58	1.03	0.55		
	- 90+ Days Past Due	0.14	0.06	80	0.03	0.06	50	0.11	0.05	78	0.06	0.07	0.04	0.07		
	- Nonaccrual	0.39	0.47	51	0.27	0.65	23	0.29	0.52	30	0.28	0.61	0.52	0.85		
Individuals	- 30-89 Days PD	1.15	1.41	51	1.13	1.28	53	2.04	1.58	72	1.23	1.41	1.45	1.36		
	- 90+ Days Past Due	0.15	0.29	48	0.10	0.26	47	0.22	0.31	55	0.17	0.29	0.30	0.32		
	- Nonaccrual	0.11	0.16	58	0.20	0.15	70	0.19	0.14	72	0.28	0.16	0.44	0.20		
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	45	0.00	0.02	44	0.00	0.00	46	0.00	0.00	0.00	0.02		
	- 90+ Days Past Due	0.00	0.00	48	0.00	0.00	50	0.00	0.00	45	0.00	0.00	0.00	0.00		
	- Nonaccrual	0.00	0.00	45	0.00	0.01	44	0.00	0.00	46	2.39	0.03	0.00	0.05		
Agricultural	- 30-89 Days PD	1.44	0.37	88	1.10	0.28	91	0.41	0.27	66	7.61	0.28	0.70	0.27		
	- 90+ Days Past Due	0.00	0.02	36	0.34	0.02	94	0.36	0.02	95	0.00	0.01	0.00	0.03		
	- Nonaccrual	0.05	0.44	45	5.71	0.36	96	0.08	0.36	50	0.02	0.35	0.36	0.60		
Foreign Govts	- 30-89 Days PD	N/A	0.00	N/A	N/A	0.02	N/A	N/A	1.35	N/A	N/A	0.35	N/A	0.03		
	- 90+ Days Past Due	N/A	0.19	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.00		
	- Nonaccrual	N/A	0.00	N/A	N/A	0.05	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.43		
Other Lns&Ls	- 30-89 Days PD	0.56	0.42	63	0.06	0.44	19	0.19	0.49	36	0.28	0.43	0.21	0.56		
	- 90+ Days Past Due	0.01	0.03	55	0.00	0.03	40	0.01	0.02	57	0.01	0.02	0.06	0.04		
	- Nonaccrual	0.01	0.12	33	0.04	0.19	32	0.01	0.14	36	0.07	0.23	0.44	0.32		

Note: 30-89 Days Past Due amounts and ratios are confidential prior to month yyyy.

Past Due and Nonaccrual Loans and Leases

BHCPR pages 13A and 13B presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are derived from Schedule HC-N of the FR Y-9C.

Information on loans 30–89 days past due is not included on public reports for dates prior to March 31, 2001.

30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

*Real Estate Loans—
30 to 89 Days Past Due
(Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

*Real Estate Loans—
90 Days and Over Past Due
(Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

*Real Estate Loans—Nonaccrual
(Percent of Real Estate Loans)*

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

*Commercial and Industrial Loans—
30 to 89 Days Past Due
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

*Commercial and Industrial Loans—
90 Days and Over Past Due
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

*Commercial and Industrial Loans—
Nonaccrual
(Percent of Commercial and Industrial Loans)*

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

*Loans to Individuals—
30 to 89 Days Past Due
(Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

*Loans to Individuals—
90 Days and Over Past Due
(Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

*Loans to Individuals—Nonaccrual
(Percent of Loans to Individuals)*

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

*Loans to Depository Institutions—
30 to 89 Days Past Due
(Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

*Loans to Depository Institutions—
90 Days and Over Past Due
(Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

*Loans to Depository Institutions—
Nonaccrual
(Percent of Loans to Depository Institutions)*

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

*Agricultural Loans—
30 to 89 Days Past Due
(Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

*Agricultural Loans—
90 Days and Over Past Due
(Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

*Agricultural Loans—Nonaccrual
(Percent of Agricultural Loans)*

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

*Loans to Foreign Governments and Institutions—30 to 89 Days Past Due
(Percent of Loans to Foreign Governments and Institutions)*

Loans to foreign governments and official institutions on which inter-

est or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and Over Past Due
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments

and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

Other Loans and Leases—30 to 89 Days Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

Other Loans and Leases—90 Days and Over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01 PCT			mm/dd/yyyy BHC PEER 01		mm/dd/yyyy BHC PEER 01		
MEMORANDA:															
1-4 Family	- 30-89 Days PD	0.35	0.88	15	0.47	0.70	30	0.25	1.04	11	0.47	0.82	0.24	0.71	
	- 90+ Days Past Due	0.08	0.18	46	0.03	0.18	33	0.06	0.20	40	0.07	0.20	0.10	0.15	
	- Nonaccrual	0.08	0.60	10	0.17	0.44	33	0.09	0.50	16	0.15	0.42	0.24	0.39	
Revolving	- 30-89 Days PD	0.05	0.59	13	0.16	0.36	22	0.05	0.65	9	0.14	0.39	0.07	0.31	
	- 90+ Days Past Due	0.02	0.07	51	0.03	0.05	55	0.02	0.08	42	0.02	0.05	0.07	0.04	
	- Nonaccrual	0.02	0.33	21	0.00	0.18	19	0.03	0.26	30	0.00	0.14	0.05	0.13	
Closed-End	- 30-89 Days PD	0.45	0.99	24	0.55	0.84	35	0.31	1.19	11	0.54	1.01	0.29	0.91	
	- 90+ Days Past Due	0.11	0.23	53	0.03	0.24	35	0.07	0.24	43	0.09	0.27	0.11	0.19	
	- Nonaccrual	0.10	0.68	13	0.21	0.52	33	0.10	0.58	17	0.19	0.50	0.29	0.50	
	- Jr Lien 30-89 Days PD	0.07	0.09	43	0.07	0.06	55	0.04	0.10	29	0.06	0.07	0.03	0.08	
	- Jr Lien 90+ Days PD	0.01	0.01	56	0.00	0.01	52	0.01	0.01	68	0.01	0.01	0.01	0.01	
	- Jr Lien Nonaccrual	0.07	0.06	59	0.06	0.04	69	0.06	0.05	64	0.05	0.04	0.02	0.05	
Commercial RE	- 30-89 Days PD	0.58	0.69	51	0.40	0.55	46	0.70	0.63	64	0.35	0.54	0.26	0.43	
	- 90+ Days Past Due	0.20	0.06	87	0.04	0.03	73	0.15	0.05	86	0.05	0.04	0.04	0.04	
	- Nonaccrual	0.15	0.59	15	0.14	0.46	15	0.18	0.54	14	0.22	0.42	0.22	0.45	
Const & Dev	- 30-89 Days PD	1.02	1.02	57	0.48	0.69	44	1.16	0.87	70	0.37	0.63	0.32	0.63	
	- 90+ Days Past Due	0.33	0.07	90	0.05	0.02	81	0.26	0.05	91	0.06	0.05	0.05	0.03	
	- Nonaccrual	0.12	0.69	15	0.15	0.35	41	0.17	0.50	37	0.28	0.24	0.04	0.27	
1-4 Fam	- 30-89 Days PD	0.46	0.41	62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- 90+ Days PD	0.31	0.02	96	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- Nonaccrual	0.04	0.25	27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other	- 30-89 Days PD	0.56	0.55	57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- 90+ Days PD	0.02	0.03	66	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- Nonaccrual	0.08	0.35	34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Multifamily	- 30-89 Days PD	0.84	0.59	70	0.35	0.45	60	0.99	0.43	83	0.70	0.50	0.00	0.26	
	- 90+ Days Past Due	0.14	0.06	80	0.29	0.01	95	0.01	0.04	69	0.05	0.03	0.03	0.01	
	- Nonaccrual	0.60	0.43	75	0.30	0.45	53	0.62	0.38	72	0.21	0.29	0.00	0.27	
Nonfarm Nres-	- 30-89 Days PD	0.23	0.47	27	0.35	0.48	43	0.30	0.47	38	0.31	0.45	0.24	0.37	
	- 90+ Days Past Due	0.10	0.04	83	0.01	0.03	50	0.07	0.03	80	0.04	0.03	0.03	0.03	
	- Nonaccrual	0.15	0.48	19	0.13	0.53	18	0.16	0.51	22	0.17	0.53	0.33	0.55	
Owner Occ	- 30-89 Days PD	0.14	0.19	45	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- 90+ Days PD	0.08	0.01	90	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- Nonaccrual	0.06	0.20	27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other	- 30-89 Days PD	0.09	0.27	27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- 90+ Days PD	0.02	0.02	62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	- Nonaccrual	0.09	0.24	34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Farmland	- 30-89 Days PD	1.39	0.44	89	1.03	0.43	85	0.40	0.44	60	4.29	0.39	0.53	0.37	
	- 90+ Days Past Due	0.00	0.06	36	0.11	0.03	79	0.00	0.05	37	0.00	0.02	1.61	0.06	
	- Nonaccrual	1.42	0.59	81	5.94	0.76	98	1.83	0.58	87	2.33	0.89	2.51	1.14	
Credit Card	- 30-89 Days PD	3.73	1.49	89	3.74	1.46	93	4.37	1.69	93	4.25	1.52	4.46	1.56	
	- 90+ Days Past Due	0.89	0.94	57	0.57	0.77	53	0.85	0.98	56	0.73	0.82	1.17	0.83	
	- Nonaccrual	0.15	0.14	74	0.42	0.10	82	0.16	0.13	77	0.41	0.08	0.38	0.05	

Note: 30-89 Days Past Due amounts and ratios are confidential prior to month yyyy.

Past Due and Nonaccrual Loans and Leases (continued)

Memoranda

Real Estate Loans Secured by 1-4 Family—30 to 89 Days Past Due (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1-4 Family—90 Days and Over Past Due (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1-4 Family—Nonaccrual (Percent of Real Estate Loans Secured by 1-4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and Over Past Due (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Revolving open-end real estate

loans secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual (Percent of Revolving Real Estate Loans Secured by 1-4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual (Percent of Closed-End 1-4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other

real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-end—30 to 89 Days Past Due, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and Over Past Due, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Close-End—Nonaccrual, Junior Lien (Percent of Closed-End 1-4 Family)

Other real estate loans secured by junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Commercial Real Estate Loans—30 to 89 Days Past Due (Percent of Commercial Real Estate Loans)

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum

of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
90 Days and Over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and
Land Development—
30 to 89 Days Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and
Land Development—
90 Days and Over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual
(Percent of Construction and Land
Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*1–4 Family—30–89 Days Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—
90 Days and Over Past Due
(Percent of Construction & Land
Development)*

1–4 family construction & land development loans that are 90 days or more past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*1–4 Family—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual 1–4 family construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—30–89 Days Past Due
(Percent of Construction & Land
Development)*

Other construction & land development loans that are 30 to 89 days past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Construction & Land
Development)*

Other construction & land development loans that are 90 days or more

past due divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Construction & Land
Development)*

Nonaccrual other construction & land development loans divided by the outstanding balance of construction & land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—
90 Days and Over Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—
30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate

loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—
90 Days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Owner-Occupied—
30 to 89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Owner-occupied nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—
90 days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Owner-Occupied—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual owner-occupied nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—30 to 90 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Other nonfarm nonresidential loans that are 30 to 89 days past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—90 Days and Over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Other—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual Other nonfarm nonresidential loans that are 90 days or more past due divided by the outstanding balance of nonfarm nonresidential loans, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans
Secured by Farmland—
90 Days and Over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—
30 to 89 Days Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—
90 Days and Over Past Due
(Percent of Credit Card Loans)*

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.

RISK-BASED CAPITAL (\$000)	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
TIER 1 CAPITAL:															
Total Equity Capital	5,261,170			4,343,816			4,987,023			4,237,264			2,789,979		
Net Unrealized Gains(Losses) on AFS Secs	-24,064			-30,058			-18,948			-10,068			18,971		
Less: Net Unrealized Loss on AFS Eq Secs	0			1,454			0			649			0		
Accum Net Gains(Losses) on Cash Flow Hedg	-29,776			-70,394			-41,716			-50,263			-9,493		
Less: Nonqualifying Perpetual Pref Stock	0			0			0			0			0		
Qual Minority Interest+Qual Tr Pref Secs	473,141			621,346			452,634			621,346			476,347		
Less: Disallowed Goodwill and Oth Intang	2,204,566			2,072,608			2,062,651			2,086,752			698,085		
Less: Cumulative Chg in Fair Val of Liab	0			N/A			N/A			N/A			N/A		
Less: Disallowed Servicing Assts and PCCR	42			1,141			257			1,121			195		
Less: Disallowed Deferred Tax Assets	0			0			0			0			0		
Other Additns To (Deduct From) Tier 1 Cap	0			0			0			0			0		
Tier 1 Capital	3,583,543			2,990,411			3,437,413			2,830,419			2,558,568		
TIER 2 CAPITAL:															
Qualifying Sub Debt & Redeemable Pref Stk	1,469,836			1,495,205			1,469,684			1,415,209			1,001,343		
Cumulative PPS Includible in Tier 2	0			0			0			0			0		
ALLL Includible in Tier 2	391,746			359,726			385,050			357,144			283,799		
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	142			0			1,106			0			741		
Other Tier 2 Capital Components	0			0			0			0			0		
Allowable Tier 2 Capital (Limited to Amount of Tier 1 Capital)	1,861,724			1,854,931			1,855,840			1,772,353			1,285,883		
TIER 3 CAPITAL:															
Total RB Capital Before Deductions	5,445,267			4,845,342			5,293,253			4,602,772			3,844,451		
Less: Deductions for RBC	0			0			0			0			0		
TOTAL RISK-BASED CAPITAL	5,445,267			4,845,342			5,293,253			4,602,772			3,844,451		
RISK-WEIGHTED ASSETS (\$000):															
Total On-B/S RWA	37,673,877			32,817,467			36,324,604			31,530,026			23,824,649		
Total Off-B/S Items & Deriv Cr Eq RWA	7,127,992			6,251,754			6,744,535			6,105,976			3,537,932		
Risk-Weighted Assets	44,801,869			39,069,220			43,069,139			37,636,002			27,362,582		
Market Risk Equivalent Assets	0			0			0			0			0		
Risk-weighted Assets Before Deductions	44,801,869			39,069,220			43,069,139			37,636,002			27,362,582		
Less: Excess Allow for Loan & Lease Loss	0			0			0			0			0		
Less: Alloc Transfer Risk Reserve	0			0			0			0			0		
Total Risk-weighted Assets	44,801,869			39,069,220			43,069,139			37,636,002			27,362,582		
Average Total Assets for Leverage Ratio	45,274,377			40,572,493			43,755,258			34,692,845			30,803,199		
MEMORANDA:															
Mortgage Servicing Assets	9,054			10,444			9,317			10,679			0		
Purchased Credit Card Relationships & NMSA	415			961			494			1,210			1,952		
All Other Identifiabale Intangible Assets	192,678			188,383			162,134			199,165			55,440		
CAPITAL RATIOS															
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
Tier 1 Leverage Ratio	7.92	7.67	54	7.37	7.52	52	7.86	7.89	49	8.16	7.44		8.31	7.57	
Tier 1 RBC Ratio	8.00	9.45	16	7.65	9.47	13	7.98	9.71	11	7.52	9.57		9.35	9.98	
Total Risk-Based Capital Ratio	12.15	12.04	55	12.40	12.26	53	12.29	12.27	55	12.23	12.32		14.05	12.75	
Tangible Tier 1 Leverage Ratio	7.90	7.32	61	7.35	7.17	55	7.84	7.57	60	8.13	7.11		8.30	7.26	
Tangible Common Eq Cap/Tan Assets	6.06	5.85	51	5.48	5.72	44	5.96	5.91	47	5.26	5.67		6.79	5.90	
OTHER RATIOS															
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.73	0.90	36	0.83	0.87	42	0.74	0.89	36	0.84	0.83		0.00	0.75	
Est FV of Mtg Srvg Assets/Mtg Serv Asts	113.68	117.86	64	101.01	112.74	55	108.63	115.82	56	100.72	115.27		N/A	110.12	

Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies. In addition, this page provides additional information on risk-weighted assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

Risk-Based Capital (\$000)

Tier 1 Capital

Total Equity Capital

The sum of perpetual preferred stock and related surplus, common stock and related surplus, retained earnings, accumulated other comprehensive income, and other equity capital components.

Net Unrealized Gains (Losses) on AFS Securities

The amount of net unrealized holding gains (losses) on available-for-sale securities included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value.

Less: Net Unrealized Loss on AFS Eq Secs

The amount of any net unrealized holding loss on available-for-sale equity securities included in accumulated other comprehensive income. This item is displayed as a positive value.

Accumulated Net Gains (Losses) on Cash Flow Hedges

The amount of accumulated net gains

(losses) on cash flow hedges included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value. This item is available only for report dates after December 31, 1998.

Less: Nonqualifying Perpetual Preferred Stock

The amount of perpetual preferred stock that does not qualify for inclusion in Tier 1 capital based on the Federal Reserve's capital guidelines for bank holding companies.

Qualifying Minority Interest and Qualifying Trust Preferred Securities

The portion of minority interests in consolidated subsidiaries that is eligible for inclusion in Tier 1 capital, including qualifying trust preferred securities.

Less: Disallowed Goodwill and Other Intangibles

The amounts of Goodwill and other intangible assets that do not qualify for inclusion in Tier 1 capital.

Less: Cumulative Change in Fair Value of Liabilities

The cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own creditworthiness (if a net gain, this item is reported as a positive value; if a net loss, it is reported as a negative value.)

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

The portion of servicing assets and purchased credit card relationships that does not qualify for inclusion in Tier 1 capital.

Less: Disallowed Deferred Tax Assets

The amount of net deferred tax

assets that does not qualify for inclusion in Tier 1 capital.

Other Additions to (Deductions from) Tier 1 Capital

The amount of any other additions to, or deductions from, Tier 1 capital. For purposes of this item, bank holding companies are to report as a deduction from Tier 1 capital 50 percent of the aggregate amount of investments in banking and finance subsidiaries that are not consolidated for accounting or regulatory report purposes.

Tier 1 Capital

The sum of total equity capital, qualifying minority interests in consolidated subsidiaries, and other additions to (deductions from) Tier 1 Capital less net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity securities, accumulated net gains (losses) on cash flow hedges, nonqualifying perpetual preferred stock, disallowed goodwill and other intangible assets, disallowed servicing assets and purchased credit card relationships, and deferred tax assets.

Tier 2 Capital

Qualifying Subordinated Debt and Redeemable Preferred Stock

The portion of qualifying limited-life capital instruments that is includible in Tier 2 capital.

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

The amount of outstanding cumulative perpetual preferred stock, including any amounts received in excess of par or stated value, includible in Tier 2 Capital.

Allowance for Loan and Lease Losses Includible in Tier 2 Capital

The portion of the bank holding

company's allowance for loan and lease losses that is includible in Tier 2 capital. The amount cannot exceed 1.25 percent of the company's gross risk-weighted assets.

Unrealized Gains on Available-For-Sale Equity Securities Includible in Tier 2 Capital

The pretax net unrealized holding gain, if any, on available-for-sale equity securities that is includible in Tier 2 capital. The amount cannot exceed 45 percent of the bank holding company's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

Other Tier 2 Capital Components

The amount of any other items that qualify for inclusion in Tier 2 capital.

Allowable Tier 2 Capital

The amount of allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank holding company's qualifying total capital is 100 percent of Tier 1 capital.

Tier 3 Capital

The amount of the bank holding company's Tier 3 capital allocated for market risk. This item is only applicable to bank holding company's that are subject to the market risk capital requirement and may not be used to support credit risk. The sum of Tier 3 capital and allowable Tier 2 capital may not exceed Tier 1 capital.

Total Risk-Based Capital Before Deductions

The sum of Tier 1 capital and allowable Tier 2 capital plus Tier 3 Capital, where applicable.

Less: Deductions for Risk-Based Capital

The amount of any intentional reciprocal cross-holdings of banking

organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

Total Risk-Based Capital

The sum of Tier 1, Tier 2, and Tier 3 capital, where applicable, less deductions for total risk-based capital.

Risk-Weighted Assets

Total On-Balance-Sheet Risk-Weighted Assets

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Total Off-Balance-Sheet Items and Derivatives Credit Equivalent Risk-Weighted Assets

Credit equivalent amounts of off-balance sheet and derivative items that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Risk-Weighted Assets

The sum of on-balance-sheet risk-weighted assets and off-balance-sheet items and derivatives credit equivalent risk-weighted assets.

Market Risk Equivalent Assets

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. See the Federal Reserve's capital guidelines for specific instructions on the calculation of the market risk measure.

Risk-Weighted Assets Before Deductions

The sum of risk-weighted assets and market risk equivalent assets.

Less: Excess Allowance for Loan and Lease Losses

The excess amount of the allowance for loan and lease losses over 1.25 percent of gross risk-weighted assets.

Less: Allocated Transfer Risk Reserve

The amount of any allocated transfer risk reserve the bank holding company is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the Federal Reserve's regulation implementing the Act (Subpart D of Federal Reserve Regulation K), and in any guidelines, letters, or instructions issued by the Federal Reserve.

Total Risk-Weighted Assets

Risk-weighted assets before deductions less the excess allowance for loan and lease losses and any allocated transfer risk reserve.

Average Total Assets for Leverage Capital Purposes

Average total assets less disallowed goodwill and other disallowed intangible assets, disallowed servicing assets and purchased credit card relationships, disallowed deferred tax assets, and other deductions from assets for leverage capital purposes.

Memoranda

Mortgage Servicing Assets

The unamortized cost of acquiring contracts to service loans secured by real estate.

Purchased Credit Card Relationships and Nonmortgage Servicing Assets

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

All Other Identifiable Intangible Assets

The unamortized amount of other specifically identifiable intangible assets, including core deposit intangibles, favorable leasehold rights, and organization costs.

Capital Ratios

Tier 1 Leverage Ratio

Tier 1 capital divided by average total assets for leverage capital purposes.

Tier 1 Risk-Based Capital Ratio

Tier 1 capital divided by total risk-weighted assets.

Total Risk-Based Capital Ratio

Total risk-based capital divided by total risk-weighted assets.

Tangible Tier 1 Leverage Ratio

Tier 1 capital, net of intangible assets, divided by average assets for

the latest quarter, net of intangible assets.

Tangible Common Equity Capital/ Tangible Assets

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.

Other Ratios

Mortgage Servicing Assets/Principal Balance

Mortgage servicing assets divided by the outstanding principal balances of 1–4 family residential mortgages

serviced for others with recourse and without recourse or other servicer-provided credit enhancements.

Estimated Fair Value of Mortgage Servicing Assets/Mortgage

Estimated fair value of mortgage servicing assets divided by mortgage servicing assets.

INSURANCE ACTIVITIES (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-QTR	CHANGE 1-YR
Total Insurance Underwriting Assets	0	0	0	0	3,619	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Reinsurance Recoverables (P/C)	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	3,619	N/A	N/A
Reinsurance Recoverables (L/H)	0	0	0	0	0	N/A	N/A
Separate Account Assets (L/H)	0	0	0	0	0	N/A	N/A
Total Insurance Underwriting Equity	0	0	0	0	3,595	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	3,595	N/A	N/A
Total Insurance Underwriting Net Income	0	0	0	0	-150	N/A	N/A
Total Property Casualty Companies	0	0	0	0	0	N/A	N/A
Total Life Health Companies	0	0	0	0	-150	N/A	N/A
Claims & Claims Adj Expense Reserves(P/C)	0	0	0	0	0	N/A	N/A
Unearned Premiums (P/C)	0	0	0	0	0	N/A	N/A
Policyholder Ben & Contracthold Funds(L/H)	0	0	0	0	0	N/A	N/A
Separate Account Liabilities (L/H)	0	0	0	0	0	N/A	N/A
Insurance Activities Revenue	12	2,046	6,573	6,209	8,007	-99.8	-99.4
Insurance Comm & Fees (excl Premiums)	12	2,046	6,573	6,209	7,289	-99.8	-99.4
Ins & Reins Underwriting Inc (incl Prem)	0	0	0	0	718	N/A	N/A
Premiums	0	0	0	0	718	N/A	N/A
Credit Related Insur Underwriting	0	0	0	0	718	N/A	N/A
Other Insurance Underwriting	0	0	0	0	0	N/A	N/A
Insurance Benefits, Losses, Expenses	0	0	0	0	2,070	N/A	N/A
Net Assets of Insurance Underwriting Subs	0	0	0	0	0	N/A	N/A
Life Ins Assets	583,035	610,771	627,316	604,663	404,377	-7.1	-4.5
ANALYSIS RATIOS	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT	mm/dd/yyyy BHC PEER 01 PCT
Ins Underwriting Assets/Consol Assets	0.00 0.05 29	0.00 0.06 27	0.00 0.05 28	0.00 0.06	0.01 0.08		
Ins Under Assets(P/C)/Tot Ins Und Ast	N/A 40.94 N/A	N/A 41.97 N/A	N/A 44.70 N/A	N/A 39.72	0.00 34.12		
Ins Under Assets(L/H)/Tot Ins Und Ast	N/A 59.06 N/A	N/A 58.03 N/A	N/A 55.30 N/A	N/A 60.28	100.00 65.88		
Sep Acct Assets(L/H)/Total Life Ast	N/A 0.83 N/A	N/A 0.60 N/A	N/A 0.74 N/A	N/A 0.48	0.00 1.83		
Ins Activities Revenue/Adj Oper Inc	0.00 1.33 7	0.37 1.68 32	0.28 1.43 31	0.34 1.49	0.50 1.84		
Premium Inc/Ins Activities Revenue	0.00 8.74 30	0.00 9.38 28	0.00 8.77 29	0.00 11.36	8.97 13.71		
Credit Rel Prem Inc/Tot Prem Inc	N/A 73.92 N/A	N/A 73.64 N/A	N/A 75.39 N/A	N/A 73.61	100.00 70.68		
Other Prem Inc/Total Prem Inc	N/A 26.08 N/A	N/A 26.36 N/A	N/A 24.61 N/A	N/A 26.39	0.00 29.32		
Ins Under Net Income/Consol Net Income	0.00 0.28 33	0.00 0.30 32	0.00 0.21 31	0.00 0.33	-0.04 0.66		
Ins Net Inc (P/C)/Equity (P/C)	N/A 18.94 N/A	N/A 10.04 N/A	N/A 7.90 N/A	N/A 10.09	N/A 13.36		
Ins Net Inc (L/H)/Equity (L/H)	N/A 4.85 N/A	N/A 6.15 N/A	N/A 6.78 N/A	N/A 12.57	-4.17 6.40		
Insur Ben, Losses, Exp/Insur Premiums	N/A 122.98 N/A	N/A 142.50 N/A	N/A 88.63 N/A	N/A 107.42	288.30 111.73		
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A 0.96 N/A	N/A 1.27 N/A	N/A 2.64 N/A	N/A 1.48	N/A 1.26		
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A 0.23 N/A	N/A 0.62 N/A	N/A 0.29 N/A	N/A 0.66	0.00 0.73		
Net Assets Ins Under Subs/Cons Assets	0.00 0.01 41	0.00 0.01 41	0.00 0.01 40	0.00 0.00	0.00 0.02		
Life Ins Assets/Tier 1 Cap + ALLL	14.74 12.61 55	18.33 12.01 65	16.49 11.98 58	19.08 10.03	14.29 9.25		
BROKER-DEALER ACTIVITIES							
Net Assets of Broker-Dealer Subs (\$000)	0	0	0	0	0		
Net Assets Broker-Dealer Subs/Cons Asts	0.00 0.99 32	0.00 1.06 32	0.00 0.98 33	0.00 1.22	0.00 1.15		

Insurance and Broker-Dealer Activities

BHCPR page 15 provides data on both property casualty and life and health underwriting activities of BHCs and their subsidiaries on a consolidated basis. Dollar amounts and analytical ratios for both types of insurance underwriting activities are presented for assets, equity, insurance underwriting income, claims and claims adjustment expense reserves, and insurance revenues. Additionally, the dollar amount of broker-dealer subsidiary assets is presented along with a ratio that relates this item to consolidated assets of the BHC.

Total Insurance Underwriting Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC.

Total Property Casualty Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities of the BHC.

Reinsurance Recoverables (P/C)

Total property casualty insurance reinsurance recoverables from unaffiliated property casualty reinsurers only.

Total Life Health Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC.

Reinsurance Recoverables (L/H)

Total life and health insurance reinsurance recoverables from unaffiliated life and health reinsurers only.

Separate Account Assets (L/H)

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk.

Total Insurance Underwriting Equity

The sum of total consolidated equity capital of property casualty and life and health underwriting subsidiaries that are consolidated under GAAP.

Total Property Casualty Companies

Total equity capital of property casualty underwriting subsidiaries that are consolidated under GAAP.

Total Life Health Companies

Total equity capital of life and health underwriting subsidiaries that are consolidated under GAAP.

Total Insurance Underwriting Net Income

Consolidated net income attributable to property and casualty and life and health insurance underwriting related activities of the BHC.

Total Property Casualty Companies

Consolidated net income attributable to property and casualty insurance underwriting related activities of the BHC.

Total Life Health Companies

Consolidated net income attributable to life and health insurance underwriting related activities of the BHC.

Claims & Claims Adjustment Expense Reserves (P/C)

The liability for unpaid claims and claims adjustment expense reserves, which represents the estimated ultimate cost of settling claims, net of estimated recoveries, and including all costs expected to be incurred in connection with the settlement of unpaid claims.

Unearned Premiums (P/C)

The reserve for unearned premiums, which represents the policy premi-

ums associated with the unexpired portion of the term of coverage.

Policyholder Benefits & Contractholder Funds (L/H)

The liability for future policy benefits, which represents the present value of future policy benefits to be paid to or on the behalf of policyholders and related expenses less the present value of future net premiums. This item also includes contractholder funds that represent receipts from the issuance of universal life, corporate owned life insurance, pension investment, and certain deferred annuity contracts.

Separate Account Liabilities (L/H)

All liabilities qualifying for separate account summary presentation in the insurer's balance sheet.

Insurance Activities Revenue

The amount of insurance and reinsurance underwriting income plus other insurance and reinsurance activities income.

Insurance Commissions & Fees (Excluding Premiums)

Insurance and reinsurance underwriting income, excluding premiums.

Insurance and Reinsurance Underwriting Income (Including Premiums)

Income from other insurance and reinsurance activities, including premiums.

Premiums

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums listed below.

Credit Related Insurance Underwriting Premiums

Premiums reported above that were

earned by property casualty and health insurers, or written by life insurers, related to lending activities, e.g., credit life and mortgage insurance. Title insurance premiums are included; insurance agency income is excluded.

Other Insurance Underwriting Premiums

This item includes insurance premiums that were earned by property and casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance.

Insurance Benefits, Losses, Expenses

The current and future benefits, losses and expenses from insurance-related activities.

Net Assets of FHC Insurance Underwriting Subs

This item includes only the net assets of a financial holding company's insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm-Leach-Bliley Act. (Excludes intercompany assets and claims on affiliates that are eliminated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Life Insurance Assets

Life insurance assets include the cash surrender value of life insurance reported by the insurance carrier, less any applicable surrender charges not reflected by the carrier in this reported value, on all forms of permanent life insurance policies owned by the bank holding company, its consolidated subsidiaries, and grantor (rabbi) trusts established by the bank subsidiary or its consolidated subsidiaries, regardless of the purposes for acquiring the insurance and regardless of whether the insurance is a general account obligation of the insurer or a separate account obligation of the insurer.

Analysis Ratios

Insurance Underwriting Assets/Consolidated Assets

The sum of total consolidated property casualty and life and health assets that are specific to insurance underwriting activities of the BHC divided by consolidated assets.

Insurance Underwriting Assets (P/C)/Total Insurance Underwriting Assets

Total consolidated assets that are specific to property casualty insurance underwriting activities for the BHC divided by total insurance underwriting assets.

Insurance Underwriting Assets (L/H)/Total Insurance Underwriting Assets

Total consolidated assets that are specific to life and health insurance underwriting activities of the BHC divided by total insurance underwriting assets.

Separate Account Assets (L/H)/Total Life Assets

Life and health assets qualifying for separate account summary total presentation in the balance sheet, including assets related to products in which the contractholder and not the insurer retains all or most of the investment and/or interest rate risk, divided by total life and health underwriting assets.

Insurance Commissions & Fees (Including Premiums)/Adjusted Operating Income

All income from insurance and reinsurance underwriting, including the amount of premiums earned by property casualty insurers and written by life and health insurers, and from insurance agency and brokerage operations, including credit life insurance, reinsurance, and annuities plus the BHC's proportionate share of the income or loss in unconsolidated subsidiaries, associated companies, joint ventures, general partnerships, and limited partnerships principally engaged in insurance

underwriting, reinsurance, or insurance sales activities divided by adjusted operating income.

Premium Income/Insurance Commissions & Fees (Including Premiums)

The sum of total credit related insurance underwriting premiums and other insurance underwriting premiums divided by total insurance commissions and fees (including premiums).

Credit Related Premium Income/Total Premiums

Premiums that were earned by property casualty and health insurers, or written by life insurers, related to lending activities, on credit life and mortgage insurance, including title insurance premiums but excluding insurance agency income.

Other Premium Income/Total Premium Income

Insurance premiums that were earned by property casualty and health insurers, or written by life insurers, other than premiums earned on credit life and mortgage insurance divided by total premium income.

Insurance Underwriting Net Income/Consolidated Net Income

Consolidated net income attributable to property casualty and life and health insurance underwriting related activities of the BHC divided by consolidated net income of the BHC.

Insurance Underwriting Net Income (P/C)/Equity (P/C)

Consolidated net income attributable to property casualty insurance underwriting related activities of the BHC divided by total property casualty insurance underwriting subsidiary equity capital.

Insurance Underwriting Net Income (L/H)/Equity (L/H)

Consolidated net income attribut-

able to life and health insurance underwriting related activities of the BHC divided by total life and health insurance underwriting subsidiary equity capital.

Insurance Benefits, Losses, and Expenses/Insurance Premiums

The current and future benefits, losses and expenses from insurance-related activities divided by total insurance premiums.

Reinsurance Recoverables (P/C)/Total Assets(P/C)

Total property casualty insurance subsidiary reinsurance recoverables from unaffiliated property casualty reinsurers only divided by total property and casualty insurance underwriting subsidiary assets.

Reinsurance Recoverables (L/H)/Total Assets (L/H)

Total life and health insurance subsidiary reinsurance recoverables from unaffiliated life and health reinsurers only divided by total life and health insurance underwriting subsidiary assets.

Net Assets of FHC Insurance Underwriting Subsidiaries/Consolidated Assets

The consolidated net assets of a financial holding company's (FHC's) insurance underwriting subsidiaries that engage in insurance underwriting activities that have been newly authorized by the Gramm–Leach–Bliley Act divided by total consolidated assets of the BHC.

Life Insurance Assets/Tier 1 Capital + Allowance for Loan and Lease Losses

Life insurance assets divided by Tier 1 capital plus the allowance for loans and lease losses.

Broker-Dealer Activities

Net Assets of FHC Broker-Dealer Subs (\$000)

Net assets of a FHC's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gramm–Leach–Bliley Act. (Excludes intercompany assets and claims on affiliates that are elimi-

nated when preparing consolidated statements. Also excludes any subsidiaries that are held through a U.S. depository institution.)

Net Assets of FHC Broker-Dealer Subs/Consolidated Assets

Net assets of a FHC's broker-dealer subsidiaries that engage in underwriting or dealing securities pursuant to the BHC Act as amended by the Gram–Leach–Bliley Act divided by total consolidated assets of the FHC.

FOREIGN ACTIVITIES (\$000)	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
Total Foreign Loans and Leases	33,982			22,297			40,300			25,291			4,887		
Real Estate Loans	2,305			5,725			2,336			3,936			3,646		
Commercial and Industrial Loans	430			585			385			1,460			1,241		
Loans to Dep Inst & Other Banks Accept	31,247			15,987			37,579			19,895			0		
Loans to Foreign Govts and Inst	0			0			0			0			0		
Loans to Individuals	0			0			0			0			0		
Agricultural Loans	0			0			0			0			0		
Other Foreign Loans	0			0			0			0			0		
Lease Financing Receivables	0			N/A			N/A			N/A			N/A		
Debt Securities	500			10			500			10			20		
Interest-Bearing Bank Balances	0			0			0			0			0		
Total Selected Foreign Assets	34,482			22,307			40,800			25,301			4,907		
Total Foreign Deposits	2,524,190			1,912,036			2,552,526			2,179,436			439,493		
Interest-Bearing Deposits	2,524,190			1,912,036			2,552,526			2,179,436			439,493		
Non-Interest-Bearing Deposits	0			0			0			0			0		
ANALYSIS RATIOS	BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01 PCT			BHC PEER 01			BHC PEER 01		
Yield: Foreign Loans	0.00	3.36	26	0.00	2.74	28	0.00	2.65	28	0.00	2.35		0.00	2.52	
Cost: Interest-Bearing Deposits	4.87	4.46	65	4.10	3.71	60	4.63	4.23	64	3.17	2.79		1.30	1.39	
NET LOSSES AS % OF FOREIGN LNS BY TYPE:															
Real Estate Loans	N/A	25.50	N/A	N/A	88.21	N/A	N/A	68.14	N/A	N/A	28.10		N/A	8.46	
Commercial and Industrial Loans	N/A	0.21	N/A	N/A	0.38	N/A	N/A	0.22	N/A	60.62	10.52		N/A	1.85	
Foreign Governments and Inst	N/A	-0.44	N/A	N/A	-0.42	N/A	N/A	-0.13	N/A	N/A	0.00		N/A	0.00	
GROWTH RATES:															
Net Loans and Leases	52.41	23.43	80	-9.11	29.98	32	59.35	148.47	82	417.52	16.66	-69.55	19.96		
Total Selected Assets	54.58	28.18	78	-9.14	45.83	25	61.26	67.27	81	415.61	16.65	-69.46	16.57		
Deposits	32.02	31.27	64	284.99	19.50	97	17.12	33.71	47	395.90	18.44	87.40	47.84		

Foreign Activities

BHCPR page 16 provides information on the BHC's activities in foreign offices, Edge-Act subsidiaries, or international banking facilities (IBF).

Total Foreign Loans

The sum of real estate loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign governments and official institutions, loans to individuals in foreign offices, or agricultural other loans in foreign offices, and foreign lease financing receivables. (Note: This total represents the loan and lease balance before deducting unearned income.)

Real Estate Loans

Loans secured by real estate to non-U.S. addressees. Prior to March 31, 2001, this item reflects consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addressees.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt securities, and interest bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Analysis Ratios

Yield: Foreign Loans

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

Cost: Interest-Bearing Deposits

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

Net Losses as a Percent of Foreign Loans and Leases by Type

(Net Losses as a Percent of) Real Estate Loans

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addressees.

(Net Losses as a Percent of) Commercial and Industrial Loans

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

(Net Losses as a Percent of) Foreign Governments and Institutions

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

Growth Rates

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-3.)

ACTIVITY (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-QTR	CHANGE 1-YR
Securitization Activities	222,638	260,845	316,957	356,723	401,480	-14.7	-44.6
1-4 Family Residential Loans	20,579	0	0	0	0	N/A	N/A
Home Equity Lines	202,059	260,845	316,957	356,723	401,480	-22.5	-49.7
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Interest-Only Strips	3,309	4,490	5,303	5,878	6,591	-26.3	-49.8
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	3,309	4,490	5,303	5,878	6,591	-26.3	-49.8
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Credit Enhancements	7,110	8,254	9,367	10,423	11,480	-13.9	-38.1
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	7,110	8,254	9,367	10,423	11,480	-13.9	-38.1
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Retained Credit Exposure	10,419	12,744	14,670	16,301	18,071	-18.2	-42.3
Unused Commit to Provide Liq (Servicer Adv)	0	0	0	0	0	N/A	N/A
Seller's Interest in Securities & Loans	46,345	14,069	16,701	19,690	22,397	229.4	106.9
Home Equity Lines	46,345	14,069	16,701	19,690	22,397	229.4	106.9
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
Asset-Backed Commercial Paper Conduits	6,418,134	6,423,854	6,441,107	6,459,451	6,464,180	-0.1	-0.7
Cr Exp from Conduits by Bank or Oth Inst	298,134	303,854	321,107	339,451	344,180	-1.9	-13.4
Liq Commit from Conduits by Bank/Oth Inst	6,120,000	6,120,000	6,120,000	6,120,000	6,120,000	0.0	0.0
ACTIVITY % OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy		
Securitization Activities	0.46	0.56	0.69	0.79	0.93		
1-4 Family Residential Loans	0.04	0.00	0.00	0.00	0.00		
Home Equity Lines	0.42	0.56	0.69	0.79	0.93		
Credit Card Receivables	0.00	0.00	0.00	0.00	0.00		
Auto Loans	0.00	0.00	0.00	0.00	0.00		
Commercial and Industrial Loans	0.00	0.00	0.00	0.00	0.00		
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00		
Asset-Backed Commercial Paper Conduits	13.22	13.68	14.07	14.31	14.92		
Cr Exp, Conduits by Bank or Oth Inst	0.61	0.65	0.70	0.75	0.79		
Liq Commit, Conduits by Bank/Oth Inst	12.60	13.03	13.37	13.56	14.13		
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS)							
1-4 Family Residential Loans	11.95	12.38	12.85	13.14	13.62		
Home Equity Lines	4.51	4.61	4.71	4.93	5.05		
Credit Card Receivables	0.29	0.33	0.32	0.34	0.34		
Auto Loans and Other Consumer Loans	1.51	1.49	1.55	1.56	1.76		
Commercial and Industrial Loans	23.20	23.79	22.83	22.63	22.92		
All Other Loans and Leases	58.54	57.39	57.74	57.41	56.30		

Servicing, Securitization, and Asset Sale Activity—Part I

BHCPR page 17 provides, on a fully consolidated basis, information on a BHC's servicing, securitization, and asset sale activities, including the total dollar amount of all securitization activity, the dollar amounts of each securitized asset type, and the dollar amounts of retained credit exposure for each securitized asset type. It also provides information on unused commitments to provide liquidity, the amount of ownership, or seller's, interest in securities and loans, as well as credit exposures arising from asset-backed commercial paper conduits. At the bottom of this report page, each securitized asset type is compared to total assets and total managed assets. Securitization information is presented only for those BHCs that are engaged in securitization activities. Data is obtained from schedule HC-S of the FR Y-9C report.

Activity (\$000)

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Outstanding principal balance of

extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in HC-S, item 1.

1-4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1-4 family residential properties.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1-4 family residential properties.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips pro-

vided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in HC-S, item 1, excluding retained credit-enhancing interest-only strips.

1-4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1-4 family residential properties, excluding retained credit-enhancing interest-only strips.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1-4 family residential properties, excluding retained credit-enhancing interest-only strips.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal expen-

ditures arising from credit cards, excluding retained credit-enhancing interest-only strips.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables.

Total Retained Credit Exposure

The sum of total retained interest-only strips and other retained credit enhancements provided by the BHC to the securitization structures reported in schedule HC-S, item 1, of the FR Y-9C report.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided by the BHC to the securitization structures reported in HC-S, item 1.

Seller's Interest in Securities & Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized commercial and industrial loans.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and other enhancements provided to conduit structures, plus unused commitments to provide liquidity to conduit structures.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC.

Activity as a Percent of Total Assets

Securitization Activities

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

1-4 Family Residential Loans

Outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Home Equity Lines

Outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Credit Card Receivables

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Auto Loans

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Commercial and Industrial Loans

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

All Other Loans and Leases

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by total assets.

Asset-Backed Commercial Paper Conduits

The maximum amount of credit exposure arising from credit enhancements, in the form of standby letters of credit, subordinated securities, and

other enhancements, plus unused commitments to provide liquidity to conduit structures divided by total assets.

Credit Exposure to Conduits Sponsored by the Bank, Bank Affiliate, or BHC

The unused portion of standby letters of credit, the carrying value of subordinated securities, and the maximum contractual amount of credit exposure arising from other credit enhancements that has been provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC structures divided by total assets.

Liquidity Commitment to Conduits Sponsored by the Bank, Bank Affiliate or BHC

The unused portions of commitments that function as liquidity facilities provided to asset-backed commercial paper conduit structures sponsored by the BHC's bank(s), an affiliate of the bank or BHC, or the BHC divided by total assets.

Percent of Total Managed Assets

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1-4 Family Residential Loans

Managed loans secured by first or junior liens on 1-4 family residential properties divided by total managed assets.

Home Equity Lines

Managed revolving, open-end lines of credit secured by 1-4 family residential properties divided by total managed assets.

Credit Card Receivables

Managed credit to individuals for household, family, and other personal

expenditures arising from credit cards divided by total managed assets.

Auto Loans and Other Consumer Loans

Managed loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use and other consumer loans divided by total managed assets.

Commercial and Industrial Loans

Managed loans for commercial and industrial purposes to sole proprie-

torships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by total managed assets.

All Other Loans and Leases

All other managed loans that cannot properly be reported in other categories and all lease financing receivables divided by total managed assets.

% TOT SECURITIZATION ACTIVITIES BY TYPE	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy		
Retained Interest-Only Strips	1.49	1.72	1.67	1.65	1.64		
1-4 Family Residential Loans	0.00	N/A	N/A	N/A	N/A		
Home Equity Lines	1.64	1.72	1.67	1.65	1.64		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		
Retained Credit Enhancements	3.19	3.16	2.96	2.92	2.86		
1-4 Family Residential Loans	0.00	N/A	N/A	N/A	N/A		
Home Equity Lines	3.52	3.16	2.96	2.92	2.86		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Auto Loans	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A		
Unused Commit to Prov Liq(Servicer Adv)	0.00	0.00	0.00	0.00	0.00		
Seller's Interest in Securities & Loans	20.82	5.39	5.27	5.52	5.58		
Home Equity Lines	22.94	5.39	5.27	5.52	5.58		
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A		
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A		
PERCENT OF TIER 1 CAPITAL							
Total Retained Credit Exposure	0.29	0.37	0.45	0.52	0.60		
Retained Interest-Only Strips	0.09	0.13	0.16	0.19	0.22		
Retained Credit Enhancements	0.20	0.24	0.29	0.33	0.38		
Tot Ret Cr Exp & Asset Sale Credit Exposure	2.74	3.19	3.21	4.71	5.52		
30-89 DAYS PD SECURITIZED ASSETS (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-QTR	CHANGE 1-YR
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	119	204	135	377	556	-41.7	-78.6
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 30-89 Days PD Securitized Assets	119	204	135	377	556	-41.7	-78.6
90 DAYS+ PD SECURITIZED ASSETS (\$000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	25	129	122	N/A	-100.0
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total 90 Days+ PD Securitized Assets	0	0	25	129	122	N/A	-100.0
Total Past Due Securitized Assets	119	204	160	506	678	-41.7	-82.5
NET LOSSES ON SECURITIZED ASSETS (\$000)							
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	371	252	379	303	309	47.2	20.1
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial and Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Total Net Losses on Securitized Assets	371	252	379	303	309	47.2	20.1

Servicing, Securitization, and Asset Sale Activity—Part II

BHCPR page 18 presents specific categories of credit enhancements as a percentage of the credit enhancement type and as a percentage of tier 1 capital. The bottom portion of this report page presents the dollar amounts of each securitized asset type that is 30 to 89 days past due and 90 days or more past due. This portion of the report page also presents the dollar amounts of year-to-date net securitization losses for each asset type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

Percentage of Total Securitization Activities by Type

Retained Interest-Only Strips

The sum of the carrying values (maximum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1 divided by total securitization activities.

1–4 Family Residential Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties divided by securitized 1–4 family residential loans.

Home Equity Lines

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties divided by securitized home equity lines.

Credit Card Receivables

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards divided by securitized credit card receivables.

Auto Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use divided by securitized auto loans.

Commercial and Industrial Loans

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment divided by securitized commercial and industrial loans.

All Other Loans and Leases

The carrying value (maximum contractual credit exposure) of credit-enhancing interest-only strips provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables divided by securitized all other loans and leases.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contrac-

tual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, excluding retained credit-enhancing interest-only strips, divided by total securitization activities.

1–4 Family Residential Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized closed-end loans secured by first or junior liens on 1–4 family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized 1–4 family residential loans.

Home Equity Lines

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized revolving, open-end lines of credit secured by 1–4 family residential properties, excluding retained credit-enhancing interest-only strips, divided by securitized home equity lines.

Credit Card Receivables

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards, excluding retained credit-enhancing interest-only strips, divided by securitized credit card receivables.

Auto Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use, excluding retained credit-enhancing interest-only strips, divided by securitized auto loans.

Commercial and Industrial Loans

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for securitized loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, excluding retained credit-enhancing interest-only strips, divided by securitized commercial and industrial loans.

All Other Loans and Leases

The unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided for all other securitized loans that cannot properly be reported in other categories, and all securitized lease financing receivables, excluding retained credit-enhancing interest-only strips, divided by securitized all other loans and leases.

Unused Commitments to Provide Liquidity (Servicer Advances)

The total dollar amount of unused portions of commitments provided

by the BHC to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by total securitization activities.

Seller's Interest in Securities & Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines, securitized credit card receivables, and securitized commercial and industrial loans divided by total securitization activities.

Home Equity Lines

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized home equity lines divided by securitized home equity lines.

Credit Card Receivables

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized credit card receivables divided by securitized credit card receivables.

Commercial and Industrial Loans

The sum of securities carrying values or loan principal balances of the BHC's ownership (or seller's) interest associated with securitized commercial and industrial loans divided by securitized commercial and industrial loans.

Percentage of Tier 1 Capital

Total Retained Credit Exposure

The sum of total retained interest-only strips and retained credit enhancements provided by the BHC to the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by tier 1 capital.

Retained Interest-Only Strips

The sum of the carrying values (maxi-

mum contractual credit exposure) of credit-enhancing interest-only strips that the BHC has retained as credit enhancements in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, divided by tier 1 capital.

Retained Credit Enhancements

The sum of the unused portions of standby letters of credit, subordinated securities, and maximum contractual amounts of recourse or other credit exposures arising from credit enhancements that the BHC has provided or retained in connection with the securitization structures reported in FR Y-9C Schedule HC-S, item 1, excluding credit-enhancing interest-only strips, divided by tier 1 capital.

Total Retained Credit Exposure & Asset Sales, and Credit Exposures

The sum of retained interest-only strips, other retained credit enhancements, credit enhancements provided to other institutions' securitizations, and credit enhancements for assets sold but not securitized.

30–89 Days Past Due Securitized Assets (\$000)

1–4 Family Residential Loans— 30–89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Home Equity Lines— 30–89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-

provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*Credit Card Receivables—
30–89 Days Past Due*

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

Auto Loans—30–89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*Commercial and Industrial Loans—
30–89 Days Past Due*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

*All Other Loans and Leases—
30–89 Days Past Due*

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements

on which interest or principal is due and unpaid for 30 to 89 days.

*Total 30–89 Days PD Securitized
Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days.

**90 Days and Over Past Due
Securitized Assets (\$000)**

*1–4 Family Residential Loans—
Past Due 90 Days and Over*

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Home Equity Lines—
Past Due 90 Days and Over*

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Credit Card Receivables—
Past Due 90 Days and Over*

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Auto Loans—
Past Due 90 Days and Over*

Outstanding principal balance of

loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Commercial and Industrial Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*All Other Loans and Leases—
Past Due 90 Days and Over*

Outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

*Total 90 Days Past Due and Over
Securitized Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more.

Total Past Due Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which inter-

est or principal is due and unpaid for 30 days or more.

Net Losses on Securitized Assets (\$000)

1-4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by 1-4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Credit Card Receivables

Net losses on the outstanding prin-

cipal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that

have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories, and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.

30-89 DAYS PD SEC ASSETS % OF TYPE	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
1-4 Family Residential Loans	0.00	N/A	N/A	N/A	N/A
Home Equity Lines	0.06	0.08	0.04	0.11	0.14
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Securitized Assets	0.05	0.08	0.04	0.11	0.14
90+ DAYS PD SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	0.00	N/A	N/A	N/A	N/A
Home Equity Lines	0.00	0.00	0.01	0.04	0.03
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Days PD Securitized Assets	0.00	0.00	0.01	0.04	0.03
TOTAL PD SEC ASSETS % OF SEC ASSETS	0.05	0.08	0.05	0.14	0.17
NET LOSSES ON SEC ASSETS % OF TYPE					
1-4 Family Residential Loans	0.00	N/A	N/A	N/A	N/A
Home Equity Lines	0.73	0.10	0.16	0.17	0.31
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total Net Losses on Sec Assets	0.67	0.10	0.16	0.17	0.31
30-89 DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	0.45	0.31	0.24	0.19	0.55
Home Equity Lines	0.05	0.06	0.08	0.17	0.16
Credit Card Receivables	3.73	4.37	4.43	3.92	3.74
Commercial and Industrial Loans	0.90	0.65	0.56	0.53	0.69
All Other Loans and Leases	0.60	0.70	0.44	0.40	0.41
Total Managed Loans PD 30-89 Days	0.63	0.62	0.44	0.40	0.49
90+ DAYS PD MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	0.10	0.07	0.07	0.06	0.03
Home Equity Lines	0.02	0.01	0.04	0.02	0.03
Credit Card Receivables	0.89	0.85	0.89	0.65	0.57
Commercial and Industrial Loans	0.14	0.11	0.06	0.10	0.03
All Other Loans and Leases	0.18	0.15	0.06	0.09	0.04
Total Managed Loans PD 90+ Days	0.16	0.12	0.06	0.09	0.04
TOTAL PAST DUE MANAGED ASSETS	0.79	0.75	0.50	0.49	0.53
NET LOSSES ON MANAGED ASSETS % OF TYPE					
1-4 Family Residential Loans	0.00	0.03	0.05	0.05	0.08
Home Equity Lines	0.09	0.00	0.02	0.02	0.04
Credit Card Receivables	2.21	1.83	1.77	1.88	2.39
Commercial and Industrial Loans	0.30	0.18	0.24	0.21	0.23
All Other Loans and Leases	0.06	0.13	0.07	0.12	0.13
NET LOSSES ON MANAGED ASSETS	0.12	0.13	0.11	0.13	0.15

Servicing, Securitization, and Asset Sale Activity—Part III

BHCPR page 19 presents past due and net loss information for securitized assets and for total managed assets. The ratios are derived by dividing the past due/loss amount for each asset type by total securitized/managed assets of that type. Securitization information is presented only for those BHCs that are engaged in securitization activities.

30 to 89 Days Past Due Securitized Assets as a Percent of Type

1–4 Family Residential Loans— 30–89 Days Past Due

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines— 30–89 Days Past Due

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables— 30–89 Days Past Due

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on

which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans—30–89 Days Past Due

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans— 30–89 Days Past Due

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases— 30–89 Days Past Due

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all other loans that cannot properly be reported in other categories, and

all lease financing receivables that have been securitized.

Total 30–89 Days PD Securitized Assets

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of outstanding principal balances of all securitized assets.

90 Days and Over Past Due Securitized Assets

1–4 Family Residential Loans— Past Due 90 Days and Over

Outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized 1–4 family loans.

Home Equity Lines— Past Due 90 Days and Over

Outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized home equity loans.

Credit Card Receivables— Past Due 90 Days and Over

Outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and

securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized credit card receivables.

*Auto Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized auto loans.

*Commercial and Industrial Loans—
Past Due 90 Days and Over*

Outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of securitized commercial and industrial loans.

*All Other Loans and Leases—
Past Due 90 Days and Over*

Outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal

balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized.

*Total 90 Days Past Due and Over
Securitized Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 90 days or more divided by the sum of outstanding principal balances of all securitized assets.

*Total Past Due Securitized Assets
as a Percent of Total Securitized
Assets*

The sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements on which interest or principal is due and unpaid for 30 days or more divided by the sum of outstanding principal balances of all securitized assets.

**Net Losses on Securitized
Assets as a Percent of Type**

1–4 Family Residential Loans

Net losses on the outstanding principal balance of closed-end loans secured by first or junior liens on 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized 1–4 family residential loans.

Home Equity Lines

Net losses on the outstanding principal balance of revolving, open-end lines of credit secured by 1–4 family residential properties that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements

divided by the outstanding principal balance of securitized home equity lines.

Credit Card Receivables

Net losses on the outstanding principal balance of extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized credit card receivables.

Auto Loans

Net losses on the outstanding principal balance of loans to individuals for the purpose of purchasing private passenger vehicles, including minivans, sport-utility vehicles, pickup trucks, and similar light trucks for personal use that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal balance of securitized auto loans.

Commercial and Industrial Loans

Net losses on the outstanding principal balance of loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, that have been sold and securitized with servicing retained or with recourse divided by the outstanding principal balance of securitized commercial and industrial loans.

All Other Loans and Leases

Net losses on the outstanding principal balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the outstanding principal

balance of all other loans that cannot properly be reported in other categories and all lease financing receivables that have been securitized.

Total Net Losses on Securitized Assets

Net losses on the sum of outstanding principal balances of all assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements divided by the sum of outstanding principal balances of all securitized assets.

30 to 89 Days Past Due Managed Assets as a Percent of Type

Definition of Managed Assets

Managed assets are defined as the sum of on-balance-sheet loans and leases plus securitized loans and leases.

1-4 Family Residential Loans— 30-89 Days Past Due

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1-4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed 1-4 family loans.

Home Equity Lines— 30-89 Days Past Due

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1-4 family residential properties on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables— 30-89 Days Past Due

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising

from credit cards on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans— 30-89 Days Past Due

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases— 30-89 Days Past Due

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due 30-89 Days

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 to 89 days divided by total managed loans and leases.

90 Days and Over Past Due Managed Assets as a Percent of Type

1-4 Family Residential Loans— Past Due 90 Days and Over

Outstanding principal balance of managed closed-end loans secured by first or junior liens on 1-4 family residential properties on which

interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed 1-4 family loans.

Home Equity Lines— Past Due 90 Days and Over

Outstanding principal balance of managed revolving, open-end lines of credit secured by 1-4 family residential properties on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed home equity loans.

Credit Card Receivables— Past Due 90 Days and Over

Outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards on which interest or principal is due and unpaid for 90 days or more divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans— Past Due 90 Days and Over

Outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, on which interest or principal is due and unpaid 90 days or more divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases— Past Due 90 Days and Over

Outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, on which interest principal is due and unpaid for 90 days or more divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Total Managed Loans Past Due Past Due 90 Days and Over

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 90 days or more divided by managed loans and leases.

Total Past Due Managed Assets

The sum of outstanding principal balances of all managed assets, net of unearned income, on which interest or principal is due and unpaid for 30 days or more divided by the sum of managed assets.

Net Losses on Managed Assets as a Percent of Type

1–4 Family Residential Loans

Annualized net losses on the outstanding principal balance of managed closed-end loans secured by first or junior liens on 1–4 family residential properties divided by the

outstanding principal balance of managed 1–4 family loans.

Home Equity Lines

Annualized net losses on the outstanding principal balance of managed revolving, open-end lines of credit secured by 1–4 family residential properties divided by the outstanding principal balance of managed home equity lines.

Credit Card Receivables

Annualized net losses on the outstanding principal balance of managed extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards divided by the outstanding principal balance of managed credit card receivables.

Commercial and Industrial Loans

Annualized net losses on the outstanding principal balance of managed loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations,

and other business enterprises, whether secured (other than by real estate) or unsecured, single payment or installment, divided by the outstanding principal balance of managed commercial and industrial loans.

All Other Loans and Leases

Annualized net losses on the outstanding principal balance of all other managed loans and leases, including auto loans, that cannot properly be reported in other categories, divided by the outstanding principal balance of all managed loans and leases that cannot properly be reported in other categories.

Net Losses on Total Managed Assets

Annualized net losses on the sum of outstanding principal balances of all managed assets, net of unearned income, divided by the sum of outstanding principal balances of managed assets.

OPERATING INCOME (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-YR	CHANGE 5-YR
Income From Bank Subsidiaries	136,512	96,265	411,791	297,899	315,451	41.8	303.1
Dividends	113,000	84,100	341,000	261,550	296,250	34.4	253.1
Interest	22,224	10,871	62,146	30,485	13,320	104.4	2053.5
Management and Service Fees	1,288	1,294	8,645	5,864	5,881	-0.5	54.6
Other Income	0	0	0	0	0	N/A	N/A
Income From Nonbank Subsidiaries	1,593	570	4,107	2,645	2,272	179.5	382.7
Dividends	84	110	991	468	135	-23.6	N/A
Interest	551	358	2,076	1,168	1,265	53.9	387.6
Management and Service Fees	958	102	1,040	1,009	872	839.2	341.5
Other Income	0	0	0	0	0	N/A	N/A
Income From Subsidiary BHCS	0	0	90,000	0	0	N/A	N/A
Dividends	0	0	90,000	0	0	N/A	N/A
Interest	0	0	0	0	0	N/A	N/A
Management and Service Fees	0	0	0	0	0	N/A	N/A
Other Income	0	0	0	0	0	N/A	N/A
Total Income From Subsidiaries	138,105	96,835	505,898	300,544	317,723	42.6	303.9
Securities Gains (Losses)	2,882	1,013	8,180	1,534	2,674	184.5	N/A
Other Operating Income	8,044	8,728	35,709	38,184	33,270	-7.8	407.5
Total Operating Income	149,031	106,576	549,787	340,262	353,667	39.8	316.5
OPERATING EXPENSES (\$000)							
Personnel Expenses	4,804	3,219	14,841	14,078	17,431	49.2	376.1
Interest Expense	28,166	25,140	112,726	61,277	33,304	12.0	296.5
Other Expenses	13,448	14,030	59,037	50,838	48,244	-4.2	205.8
Provision for Loan and Lease Losses	0	0	-8	-37	-29	N/A	N/A
Total Operating Expenses	46,418	42,389	186,596	126,156	98,950	9.5	271.0
Income (Loss) Before Taxes	102,613	64,187	363,191	214,106	254,717	59.9	341.0
Applicable Income Taxes (Credit)	-3,929	-8,459	-29,541	-21,207	-20,095	N/A	N/A
Extraordinary Items	0	0	0	0	0	N/A	N/A
Income Before Undist Inc of Subs	106,542	72,646	392,732	235,313	274,812	46.7	250.2
Equity in Undistributed Inc of Subs	46,716	64,987	190,393	244,808	131,175	-28.1	-5.1
Bank Subsidiaries	26,825	45,033	193,437	232,367	130,987	-40.4	-50.6
Nonbank Subsidiaries	-1,000	-2,529	-17	4,990	188	N/A	N/A
Subsidiary BHCS	20,891	22,483	-3,027	7,451	0	-7.1	N/A
Net Income (Loss)	153,258	137,633	583,125	480,121	405,987	11.4	92.5
MEMORANDA							
Bank Net Income	139,825	129,133	534,437	493,917	427,237	8.3	62.0
Nonbank Net Income	-916	-2,419	974	5,458	323	N/A	N/A
Subsidiary BHCS' Net Income	20,891	22,483	86,973	7,451	0	-7.1	N/A

Parent Company Income Statement (\$000)

BHCPR page 20 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-3.)

Operating Income

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends (From Bank Subsidiaries)

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

Interest (From Bank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees (From Bank Subsidiaries)

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income (From Bank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Dividends (From Nonbank Subsidiaries)

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

Interest (From Nonbank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees (From Nonbank Subsidiaries)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income (From Nonbank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

Income from Subsidiary BHCs

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

Dividends (From Subsidiary BHCs)

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

Interest (From Subsidiary BHCs)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Management and Service Fees (From Subsidiary BHCs)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Other Income (From Subsidiary BHCs)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

Securities Gains (Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the bank holding company.

Other Expenses

All other operating expenses of the bank holding company including amortization of intangible assets.

Provision for Loan & Lease Losses

The year-to-date provision for loan and lease losses.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease

losses, including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

Equity in Undistributed Income of Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of) Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of) Nonbank Subsidiaries

The parent company's equity in the

undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of) Subsidiary BHCs

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.

ASSETS (\$000)	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	% OF TOTAL	mm/dd/yyyy	mm/dd/yyyy	PERCENT 1-YR	CHANGE 5-YR
Investment in Bank Subs	4,719,322	61.4	3,614,843	55.3	4,388,912	58.9	3,436,848	3,159,531	30.6	78.4
Common and Preferred Stock	3,371,198	43.8	2,842,141	43.5	3,094,460	41.5	2,819,146	2,641,479	18.6	34.3
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	-100.0
Loans, Adv, Notes, & Bonds	1,330,508	17.3	772,702	11.8	1,294,452	17.4	617,702	518,052	72.2	964.4
Other Receivables	17,616	0.2	0	0.0	0	0.0	0	0	N/A	N/A
Investment in Nonbank Subs	557,826	7.3	508,869	7.8	560,301	7.5	507,025	485,336	9.6	65.5
Common and Preferred Stock	539,247	7.0	499,424	7.6	546,881	7.3	500,730	482,871	8.0	63.1
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	18,270	0.2	9,445	0.1	13,420	0.2	6,295	2,465	93.4	183.1
Other Receivables	309	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Investment in Sub BHCS	1,828,352	23.8	1,785,074	27.3	1,805,188	24.2	1,767,611	0	2.4	N/A
Common and Preferred Stock	1,828,352	23.8	1,785,074	27.3	1,805,188	24.2	1,767,611	0	2.4	N/A
Exc Cost Over Fair Value	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans, Adv, Notes, & Bonds	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Receivables	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
ASSETS EXCLUDING INV IN SUBS:										
Net Loans and Leases	0	0.0	0	0.0	0	0.0	0	32	N/A	-100.0
Securities	402,887	5.2	497,381	7.6	422,041	5.7	581,128	568,757	-19.0	960.8
Sec Purchased (Rev Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Cash&Due Fr Affil Dep Inst	79,689	1.0	48,118	0.7	185,404	2.5	103,057	104,774	65.6	1793.8
Cash&Due Fr Unrel Dep Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Premises, Furn, Fix & Equip	9,875	0.1	5,352	0.1	10,151	0.1	3,621	3,238	84.5	953.9
Intangible Assets	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Other Assets	93,404	1.2	77,103	1.2	76,621	1.0	108,976	93,769	21.1	56.3
Bal Due Fr Subs & Rel Inst	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Total Assets	7,691,355	100.0	6,536,740	100.0	7,448,618	100.0	6,508,266	4,415,437	17.7	149.2
LIABILITIES AND CAPITAL										
Deposits	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Securities Sold (Repos)	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Commercial Paper	186,978	2.4	153,286	2.3	220,507	3.0	167,188	165,447	22.0	-40.7
Other Borrowings 1 Yr or Less	0	0.0	149,995	2.3	0	0.0	149,980	0	-100.0	-100.0
Borrowings with Mat Over 1 Yr	394,987	5.1	0	0.0	394,984	5.3	0	149,920	N/A	N/A
Subordinated Notes and Deb	1,394,836	18.1	1,492,654	22.8	1,394,684	18.7	1,492,502	897,187	-6.6	287.6
Other Liabilities	103,932	1.4	65,114	1.0	124,138	1.7	132,588	85,202	59.6	234.2
Bal Due to Sub & Rel Inst	349,452	4.5	331,875	5.1	327,282	4.4	328,744	327,702	5.3	640.5
Total Liabilities	2,430,185	31.6	2,192,924	33.6	2,461,595	33.1	2,271,002	1,625,458	10.8	215.0
Equity Capital	5,261,170	68.4	4,343,816	66.5	4,987,023	67.0	4,237,264	2,789,979	21.1	127.2
Perpetual Pfd Stk (Inc Sur)	240,000	3.1	0	0.0	240,000	3.2	0	0	N/A	N/A
Common Stock	2,381,509	31.0	2,197,245	33.6	2,230,303	29.9	2,156,732	972,065	8.4	117.9
Common Surplus	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Retained Earnings	2,719,502	35.4	2,279,383	34.9	2,602,189	34.9	2,179,885	1,830,064	19.3	132.3
Accum Oth Comprehensive Inc	-69,257	-0.9	-123,099	-1.9	-75,849	-1.0	-83,043	-7,932	N/A	N/A
Oth Equity Capital Compon	-10,584	-0.1	-9,713	-0.2	-9,620	-0.1	-16,310	-4,218	N/A	N/A
Total Liab and Equity Capital	7,691,355	100.0	6,536,740	100.0	7,448,618	100.0	6,508,266	4,415,437	17.7	149.2
MEMORANDA:										
Loans and Adv Fr Bank Subs	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Loans and Adv Fr Nonbk Subs	345,523	4.5	324,709	5.0	324,709	4.4	324,709	324,709	6.4	632.2
NP to Subs Iss Tr Prf Sec	335,157	4.4	324,709	5.0	324,709	4.4	324,709	324,709	3.2	629.6
Loans and Adv From Sub BHCS	0	0.0	0	0.0	0	0.0	0	0	N/A	N/A
Subord< Debt 1 Yr or Less	3,929	0.1	7,166	0.1	2,573	0.0	2,077	2,993	-45.2	-92.3
Guar Lns to Bks,Nonbks,BHCS	0	0.0	274,281	4.2	0	0.0	274,281	274,281	-100.0	-100.0

Parent Company Balance Sheet (\$000)

BHCPR page 21 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-3.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies

and non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity contract and commitment notes that qualify as capital, as defined by the Federal

Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

The sum of perpetual preferred stock (including related surplus), common stock, common surplus, retained earnings, accumulated other comprehensive income, and other equity capital components minus treasury stock.

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Accumulated Other Comprehensive Income

The amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, Reporting Comprehensive Income. Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9LP and are not included in this item.

Other Equity Capital Components

The amount of all other equity capi-

tal components, including unearned Employee Stock Ownership Plan (ESOP) shares and the carrying value, at cost, of Treasury Stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

Loans and Advances from Bank Subsidiaries

The amount of borrowings of the parent company from subsidiary banks and associated banks and Edge Act and Agreement subsidiaries.

Loans and Advances from Nonbank Subsidiaries

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities

The amount of notes payable by the parent BHC to special-purpose subsidiaries that have issued trust preferred securities.

Loans and Advances from Subsidiary BHCs

The amount of borrowings of the parent company from bank holding company subsidiaries and associated bank holding companies.

Subordinated and Long-Term Debt Maturing in 1 Year or Less

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

Guaranteed Loans to Banks, Non-Banks, and BHCs

The amount of borrowings of subsidiaries from unaffiliated parties: (1) that have been guaranteed by the respondent parent BHC; (2) that involve sales of assets that are indemnified by the parent BHC; (3) or any other borrowing by BHC subsidiaries where the parent BHC assumes any risk of loss.

	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01
PROFITABILITY:															
Net Income/Avg Equity Capital	11.65	12.13	44		12.55	14.15	32		12.69	13.94	37		15.78	14.36	15.41
Bank Net Inc/Avg Eq Inv in Banks	17.30	12.61	79		18.25	15.21	75		17.98	14.64	74		18.25	14.14	16.36
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-0.67	10.17	7		-1.93	11.87	6		0.19	9.27	17		1.11	8.80	0.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.60	8.98	34		5.06	10.25	25		4.86	8.90	30		2.11	10.94	N/A
Bank Net Income/Parent Net Income	91.24	76.90	37		93.82	74.98	43		91.65	76.65	33		102.87	71.56	105.23
Nonbank Net Income/Parent Net Income	N/A	6.90	N/A		N/A	5.73	N/A		0.17	4.94	26		1.14	5.57	0.08
Sub BHCs Net Inc/Parent Net Income	13.63	69.96	27		16.34	70.10	19		14.91	69.36	22		1.55	65.03	N/A
LEVERAGE:															
Total Liabilities/Equity	46.19	35.27	72		50.48	33.81	76		49.36	35.29	71		53.60	33.49	58.26
Total Debt/Equity Capital	37.57	16.09	79		41.34	16.65	83		40.31	15.66	79		42.71	15.82	43.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	43.94	25.70	76		48.82	25.03	80		46.82	25.31	76		50.37	24.23	55.10
Tot Debt+Lns Guaranteed for Affl/Equity	37.57	17.95	77		47.66	19.25	83		40.31	17.33	78		49.18	20.12	53.29
Total Debt/Equ Cap - Exc Over Fair Value	37.57	16.33	79		41.34	17.03	83		40.31	15.89	79		42.71	16.27	43.46
Long-Term Debt/Equity Capital	34.02	12.03	82		34.36	12.43	82		35.89	11.77	84		35.22	12.45	37.53
Short-Term Debt/Equity Capital	3.55	3.13	70		6.98	3.18	77		4.42	3.12	71		7.49	2.55	5.93
Current Portion of LT Debt/Equity	0.07	0.37	72		0.16	0.14	80		0.05	0.28	75		0.05	0.12	0.11
Exc Cost Over Fair Value/Equity Cap	0.00	0.41	34		0.00	0.47	33		0.00	0.40	34		0.00	1.06	0.00
Long-Term Debt/Consolidated LT Debt	72.08	14.09	95		60.90	15.60	88		72.46	14.84	95		58.48	15.07	75.85
DOUBLE LEVERAGE:															
Equity Investment in Subs/Equity	109.08	111.14	45		118.02	108.92	79		109.21	110.23	52		120.07	108.78	111.98
Total Investment in Subs/Equity	135.06	121.50	79		136.03	119.98	77		135.44	121.05	79		134.79	119.79	130.64
Eq Inv Sub/Equ Cap,QualTPS+Oth PS in T1	100.11	100.25	58		103.26	99.26	67		100.16	99.43	59		104.72	99.21	95.66
Tot Inv Sub/Equ Cap,QualTPS+Oth PS in T1	123.95	109.26	80		119.01	108.75	76		124.21	108.63	81		117.56	108.70	111.60
DOUBLE LEVERAGE PAYBACK:															
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.78	1.16	45		1.42	0.74	77		0.79	0.91	56		1.77	0.71	0.82
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.12	3.11	27		1.97	1.87	65		1.09	2.27	42		2.43	1.90	1.15
COVERAGE ANALYSIS:															
Op Inc-Tax + Noncash/Oper Exp + Div	166.33	130.38	77		143.85	134.10	68		168.04	136.59	72		141.94	145.11	176.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	141.43	137.44	67		105.92	121.69	47		175.14	134.43	78		157.70	147.51	182.07
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	-4.05	100.95	11		32.77	118.01	13		114.57	114.51	59		100.33	98.70	115.72
Pretax Oper Inc + Int Exp/Int Expense	464.32	1992.69	39		355.32	2925.93	36		422.19	3185.46	29		449.41	3255.79	864.82
Pretax OpInc+Int Exp+Tr Pref/Int Exp+Tr	393.24	591.45	47		302.98	802.98	33		361.87	651.11	32		345.41	874.99	529.72
Div + Int From Subs/Int Exp + Div	182.31	145.24	78		150.83	150.27	61		181.40	157.02	61		153.29	176.18	210.25
Fees+Other Inc From Subs/Sal + Oth Exp	12.31	17.27	64		8.09	17.90	65		13.11	15.33	66		10.59	19.65	10.28
Net Inc/Curr Port of LT Debt+Pfd Div(X)	20.35	37.51	70		19.21	151.16	62		91.00	128.91	63		231.16	813.95	135.65
OTHER RATIOS:															
Net Assets Repr in 1 Yr/Total Assets	-6.41	0.64	13		-4.55	-0.11	20		-6.73	0.78	13		-4.01	0.40	-1.46
PAST DUE AND NONACCRUAL AS % OF LNS&LS:															
90+ Days Past Due	N/A	0.00	N/A		N/A	0.00	N/A		N/A	0.00	N/A		N/A	0.00	0.00
Nonaccrual	N/A	11.39	N/A		N/A	10.59	N/A		N/A	11.33	N/A		N/A	0.62	0.00
Total	N/A	11.39	N/A		N/A	10.59	N/A		N/A	11.33	N/A		N/A	11.11	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:															
To Bank Subsidiaries	0.00	0.00	45		3.92	0.00	98		0.00	0.00	46		4.01	0.00	6.10
To Nonbank Subsidiaries	0.00	0.28	44		2.40	0.38	89		0.00	0.25	44		2.46	1.22	3.73
To Subsidiary BHCs	0.00	0.00	47		0.00	0.00	47		0.00	0.01	47		0.00	0.01	0.00
Total	0.00	0.37	42		6.31	0.52	91		0.00	0.36	42		6.47	1.76	9.83
AS A % OF CONSOLIDATED BHC ASSETS:															
Nonbank Assets of Nonbank Subsidiaries	1.13	5.88	47		1.36	6.30	47		1.16	5.81	50		1.35	6.98	1.42
Combined Thrift Assets	0.00	0.25	43		0.00	0.32	44		0.00	0.39	42		0.00	0.35	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.14	37		0.00	0.11	35		0.00	0.11	36		0.00	0.14	0.00

Parent Company Analysis—Part I

BHCPR page 22 has six sections that present information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first section provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or bank holding company subsidiaries, and the proportion of bank, nonbank, or bank holding company subsidiary income relative to parent net income. The second section presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third section presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth section contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth section presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final section reports, as a percentage of consolidated BHC assets, the volume of nonbank assets of nonbank subsidiaries. Also shown in this section are thrift and foreign nonbank assets, each expressed as a percentage of consolidated BHC assets.

Profitability

Net Income/Average Equity Capital

Net income divided by average equity capital. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-K of the FR Y-9C report) for calendar quarters to date (four-point average). See page 2-3 for a description of the methods for calculating average balances.

Bank Net Income/Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income/Average Equity Investment in Subsidiary BHCs

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity investments in subsidiary bank holding companies.

Bank Net Income/Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Nonbank Net Income/Parent Net Income

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

Subsidiary BHCs' Net Income/Parent Net Income

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

Leverage

Total Liabilities/Equity

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt/Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt Plus Notes Payable to Subsidiaries That Have Issued Trust Preferred Securities Divided by Total Equity Capital (Parent)

Total debt of the parent BHC plus notes payable to subsidiaries that

have issued trust preferred securities divided by total equity capital of the parent BHC.

Total Debt Plus Loans Guaranteed for Affiliates Divided by Equity Capital (Parent)

Total debt of the parent BHC plus guaranteed loans to banks, nonbanks, and BHCs divided by total equity capital of the parent BHC.

Total Debt/Equity Capital Less Excess of Cost over Fair Value

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

Long-Term Debt/Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Short-Term Debt/Equity Capital

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

Current Portion of Long-Term Debt/Equity Capital

Amount of borrowings included in other borrowed funds with a remaining maturity of less than one year, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

Excess of Cost over Fair Value/Equity Capital

The sum of goodwill and other

intangible assets included in equity investments in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by parent company equity capital.

Long-Term Debt/Consolidated Long-Term Debt

Parent company long-term debt (the sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

Double Leverage

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by parent company equity capital.

Total Investment in Subsidiaries/Equity Capital

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

Equity Investment in Subsidiaries/Consolidated Equity Capital + Qualifying TPS, + Other Preferred Stock Eligible for Tier 1 Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in Tier 1 Capital, and qualifying trust preferred securities.

Total Investment in Subsidiaries/Subsidiaries/Consolidated Equity Capital + Qualifying TPS, + Other Preferred Stock Eligible for Tier 1 Capital

Total investments in and receivables due from subsidiaries and associated companies divided by the sum of consolidated equity capital, other cumulative and noncumulative preferred stock eligible for inclusion in Tier 1 Capital, and qualifying trust preferred securities.

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the

sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

Adjusted Cash Flow/Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, non-cash items included in operating expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

Pretax Operating Income Plus Interest Expense/Interest Expense

Income before taxes and appropriate items plus interest expense divided by interest expense.

Pre-Tax Operating Income Plus Interest Expense and Trust Preferred Interest Expense Divided by Interest Expense Plus Trust Preferred Interest Expense

Parent BHC pre-tax income plus parent BHC interest expense and interest expense paid to special purpose subsidiaries that have issued trust preferred securities divided by parent BHC interest expense plus interest expense paid to special purpose subsidiaries that have issued trust preferred securities.

Dividends Plus Interest from Subsidiaries/Interest Expense Plus Dividends

Dividend and interest income from bank, nonbank, and bank holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

Fees Plus Other Income from Subsidiaries/Salaries Plus Other Expenses

Management and service fees and other income from bank, nonbank, and bank holding company subsidiaries divided by salaries and employee benefits and other expenses.

Net Income/Current Portion of Long-Term Debt Plus Preferred Dividends (X)

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual preferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Other Ratios

Net Assets Repriceable in 1 Year/Total Assets

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that reprices within one year divided by total parent company assets.

Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases

90 Days and over Past Due (Percent of Loans and Leases)

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

Nonaccrual (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Total (Percent of Loans and Leases)

Loans and leases that are 90 days or

more past due and are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Guaranteed Loans as a Percent of Equity Capital

To Bank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to bank subsidiaries divided by parent company equity capital.

To Nonbank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

To Subsidiary BHCs (Percent of Equity Capital)

Guaranteed loans to subsidiary bank holding companies divided by parent company equity capital.

Total (Percent of Equity Capital)

Total guaranteed loans to bank, nonbank, and bank holding company subsidiaries divided by parent company equity capital.

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

Combined Thrift Assets (Percent of Consolidated BHC Assets)

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) divided by consolidated assets of the bank holding company.

*Combined Foreign
Nonbank Subsidiary Assets
(Percent of Consolidated BHC Assets)*

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the bank holding company.

PAYOUT RATIOS - PARENT	mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy			mm/dd/yyyy		
	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01
Div Paid/Inc Before Undist Inc	43.51	74.09	30		52.49	69.74	39		40.95	68.73	25		55.37	68.89	41.70
Dividends Paid/Net Income	30.25	38.81	30		27.71	32.35	31		27.58	36.79	27		27.14	39.47	28.23
Net Income - Dividends/Avg Equity	8.13	7.15	61		9.07	8.97	49		9.19	8.58	53		11.49	8.47	11.06
PERCENT OF DIVIDENDS PAID:															
Dividends From Bank Subs	243.78	119.83	81		220.53	137.03	75		212.04	125.44	79		200.73	138.97	258.51
Dividends From Nonbank Subs	0.18	3.60	55		0.29	3.81	57		0.62	6.21	44		0.36	11.16	0.12
Dividends From Subsidiary BHCS	0.00	13.19	41		0.00	12.71	39		55.96	17.75	82		0.00	21.35	0.00
Dividends From All Subsidiaries	243.96	178.31	77		220.82	175.18	73		268.62	175.07	82		201.09	197.28	258.63
PAYOUT RATIOS - SUBSIDIARIES:															
PERCENT OF BANK NET INCOME:															
Dividends From Bank Subs	80.82	60.42	66		65.13	58.16	57		63.81	66.50	46		52.95	59.78	69.34
Interest Income From Bank Subs	15.89	3.21	91		8.42	2.67	87		11.63	3.06	87		6.17	2.56	3.12
Mgt & Service Fees From Bank Subs	0.92	4.31	66		1.00	3.76	66		1.62	3.61	68		1.19	3.56	1.38
Other Income From Bank Subs	0.00	0.00	50		0.00	0.02	45		0.00	0.01	47		0.00	0.27	0.00
Operating Income From Bank Subs	97.63	77.29	67		74.55	78.30	57		77.05	76.64	48		60.31	68.32	73.84
PERCENT OF NONBANK NET INCOME:															
Dividends From Nonbank Subs	N/A	40.09	N/A		N/A	38.12	N/A		101.75	55.89	68		8.57	47.31	41.80
Interest Income From Nonbank Subs	N/A	24.79	N/A		N/A	26.35	N/A		213.14	30.14	90		21.40	24.40	391.64
Mgt & Serv Fees From Nonbank Subs	N/A	2.63	N/A		N/A	3.12	N/A		106.78	3.76	96		18.49	2.75	269.97
Other Income From Nonbank Subs	N/A	0.00	N/A		N/A	0.01	N/A		0.00	0.02	46		0.00	0.01	0.00
Operating Inc From Nonbank Subs	N/A	83.01	N/A		N/A	89.51	N/A		421.66	109.39	90		48.46	101.72	703.41
PERCENT OF SUB BHCS' NET INCOME:															
Dividends From Subsidiary BHCS	0.00	36.75	20		0.00	29.13	15		103.48	46.80	90		0.00	48.92	N/A
Interest Inc From Subsidiary BHCS	0.00	5.17	25		0.00	3.87	31		0.00	4.08	27		0.00	4.48	N/A
Mgt & Serv Fees From Sub BHCS	0.00	2.30	40		0.00	0.03	43		0.00	0.44	40		0.00	3.17	N/A
Other Income From Subsidiary BHCS	0.00	0.00	50		0.00	0.00	50		0.00	0.00	47		0.00	0.00	N/A
Operating Income From Sub BHCS	0.00	50.59	11		0.00	36.64	13		103.48	54.75	90		0.00	60.70	N/A
DEPENDENCE ON SUBSIDIARIES:															
PERCENT OF TOTAL OPERATING INCOME:															
Dividends From Bank Subsidiaries	75.82	49.35	55		78.91	51.80	56		62.02	57.66	39		76.87	55.37	83.77
Interest Income From Bank Subs	14.91	4.03	86		10.20	4.55	80		11.30	2.76	91		8.96	2.40	3.77
Mgt & Serv Fees From Bank Subs	0.86	3.32	70		1.21	3.92	73		1.57	3.23	72		1.72	2.62	1.66
Other Income From Bank Subs	0.00	0.00	50		0.00	0.01	46		0.00	0.00	47		0.00	0.02	0.00
Operating Income From Bank Subs	91.60	62.88	52		90.33	66.58	53		74.90	67.12	33		87.55	64.11	89.19
Dividends From Nonbank Subs	0.06	3.18	57		0.10	2.22	62		0.18	3.00	44		0.14	4.35	0.04
Interest Income From Nonbank Subs	0.37	2.79	54		0.34	2.80	58		0.38	1.87	56		0.34	1.51	0.36
Mgt & Serv Fees From Nonbank Subs	0.64	0.19	88		0.10	0.09	82		0.19	0.09	82		0.30	0.12	0.25
Other Income From Nonbank Subs	0.00	0.00	47		0.00	0.00	48		0.00	0.00	46		0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.07	8.28	48		0.53	7.17	46		0.75	5.90	39		0.78	7.27	0.64
Dividends From Subsidiary BHCS	0.00	9.80	40		0.00	9.73	38		16.37	11.45	78		0.00	12.67	0.00
Interest Inc From Subsidiary BHCS	0.00	0.37	41		0.00	0.39	44		0.00	0.33	42		0.00	0.42	0.00
Mgt & Serv Fees From Sub BHCS	0.00	0.00	47		0.00	0.00	47		0.00	0.01	45		0.00	0.06	0.00
Other Income From Subsidiary BHCS	0.00	0.00	50		0.00	0.00	50		0.00	0.00	49		0.00	0.00	0.00
Operating Income From Sub BHCS	0.00	11.69	36		0.00	11.20	37		16.37	13.21	78		0.00	14.69	0.00
Loans and Adv From Subs/ST Debt	184.79	1500.70	45		107.07	1078.21	50		147.26	459.84	48		102.38	487.31	196.26
Loans and Adv From Subs/Total Debt	17.48	262.33	28		18.08	101.25	39		16.15	135.19	30		17.94	138.66	26.78

Parent Company Analysis—Part II

BHCPR page 23 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Paid/Income before Undistributed Income

Cash dividends declared divided by income before undistributed income of bank, nonbank, bank holding company subsidiaries, and associated banks, nonbanks, and companies.

Dividends Paid/Net Income

Cash dividends declared divided by parent company net income.

Net Income Less Dividends/Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital. (See page 3-79 for the definition of average equity capital.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Dividend income from bank subsidiaries divided by cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Dividend income from nonbank sub-

sidiaries divided by cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Dividend income from subsidiary bank holding companies divided by cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Dividend income paid by bank, nonbank, and bank holding company subsidiaries to the parent company divided by cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsid-

aries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries, equity in undistributed income of bank subsidiaries and associated companies, interest income from bank subsidiaries, management and service fees from bank subsidiaries, and other income from bank subsidiaries.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries, equity in undistributed income of nonbank subsidiaries and associated companies, interest income, management and service fees from nonbank subsidiaries, and other operating income from nonbank subsidiaries.

Percent of Subsidiary BHCs' Net Income

Dividends from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Interest Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Management and Service Fees from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies

divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Other Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Other income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Operating Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Total income from subsidiary bank holding companies, excluding equity in undistributed income, divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Dependence on Subsidiaries

Percent of Total Operating Income

Dividends from Bank Subsidiaries
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

Interest Income from Bank Subsidiaries
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

Management and Service Fees from Bank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated

banks divided by parent company total operating income.

Other Income from Bank Subsidiaries
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

Operating Income from Bank Subsidiaries
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Nonbank Subsidiaries
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Interest Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Other Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Operating Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Total income from nonbank sub-

subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by total operating income.

*Dividends from Subsidiary BHCs
(Percent of Total Operating Income)*

Dividend income from subsidiary bank holding companies divided by parent company total operating income.

*Interest Income from Subsidiary BHCs
(Percent of Total Operating Income)*

Interest income from subsidiary bank holding companies divided by parent company total operating income.

*Management and Service Fees
from Subsidiary BHCs
(Percent of Total Operating Income)*

Management and service fees from

subsidiary bank holding companies divided by parent company total operating income.

*Other Income from Subsidiary BHCs
(Percent of Total Operating Income)*

Other income from subsidiary bank holding companies divided by parent company total operating income.

*Operating Income from Subsidiary
BHCs
(Percent of Total Operating Income)*

Total income from bank holding company subsidiaries, excluding equity in undistributed income, divided by total operating income.

*Loans and Advances from Subsidiaries/
Short-Term Debt*

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by borrowings

with a remaining maturity of one year or less (commercial paper and other borrowings).

*Loans and Advances from Subsidiaries/
Total Debt*

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year and subordinated notes and debentures (including limited-life preferred stock and related surplus).

Appendix A: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2005).

Summary of Changes to the March 31, 2007 Bank Holding Company Performance Report (BHCPR)

Since the last revision of the BHCPR in March 2006, new ratios and line items were added due to new reporting requirements for the FR Y-9C reporting form and a new page was added to provide additional detail on concentrations of credit.

1. Cover Page, Table of Contents:

- The titles for pages 7 and 7A were retitled to "Percent Composition of Assets" and "Loan Mix and Analysis of Concentrations of Credit," respectively, and new page 13B, "Past Due and Nonaccrual Loans and Leases (Continued)," was added.

2. Page 4, Non-Interest Income and Expenses:

- To follow the revised Y-9C layout, under the "Non-Interest Income and Expense" and "Percent of Adj Oper Income (TE)" headings, the line items for "Insurance activities revenue" were moved under "Investment banking fees and commissions."

3. Page 7, Percent Composition of Assets and Loan Mix:

- The page was retitled "Percent Composition of Assets."
- The entire "Loan Mix, Pct of Gross Loans & Leases" section was moved to page 7A.

4. Page 7A, Analysis of Concentrations of Credit:

- The page was retitled "Loan Mix and Analysis of concentrations of Credit."

- In the "Loan Mix" section and under the "Construction and Land Dev" item, new line items were added for "1-4 Family" and "Other" loans and under the "Non-farm Nonresidential" item, new line items were added for "Owner-Occupied" and "Other" loans.

- The denominator for the concentration ratios was changed from "Tier 1 Risk Based Capital plus Allowance for Loans and Lease Losses" to "Total Risk Based Capital."

- In the "Percent of Total Risk Based Capital" section and under the "Construction and Land Dev" item, new line items were added for "1-4 Family" and "Other" loans and under the "Non-farm Nonresidential" item, new line items were added for "Owner-Occupied" and "Other" loans.

5. Page 12, Allowance and Net Loan and Lease Losses:

- In the "Net Loan and Lease Losses by Type" section and under the "Construction and Land Dev" item, new line items were added for "1-4 Family" and "Other" loans and under the "Non-farm Nonresidential" item, new line items were added for "Owner-Occupied" and "Other" loans.

6. Page 13A, Past Due and Non-accrual Assets:

- The "Memoranda" section was moved to new page 13B due to space limitations on the page.

7. Page 13B, Past Due and Non-accrual Assets (Continued):

- Under the "Construction and Land Dev" item, new line items were added for "1-4 Family" and "Other" loans and under the "Non-farm Nonresidential" item, new line items were added for "Owner-Occupied" and "Other" loans.

8. Page 14, Risk-Based Capital:

- In the "Tier 1 Capital" section, a new line item was added for "Less: Cumulative Change in Fair Values of Liabilities" under the "Less: Goodwill and Other Intangible" item.

9. Page 16, Foreign Activities:

- In the "Net Losses as % of Foreign Loans & Leases by Type" section, the line item for "Leases" was removed in that this item is no longer reported on the Y-9C reporting form.

Summary of Changes to the March 31, 2006 Bank Holding Company Performance Report (BHCPR)

The following peer groups, ratios and line items were either modified or added to the March 2006 BHCPR, primarily due to new reporting requirements for the FR Y-9C reporting form.

1. Cover Page:

- In the Peer Group Description section—peer groups 5 and 6 were combined due to the increase in the asset-size threshold for filing the FR Y-9C from \$150 million to \$500 million for most bank holding companies. Peer group 5 is now defined as BHCs with consolidated assets of less than \$500 million. Peer group 6 will be maintained for all periods prior to March 31, 2006.

2. Page 1, Summary Ratios:

- In the “Losses, Allowance, and Past Due and Nonaccrual” section—a new ratio was added for “Allowance for Loans and Lease Losses to Total Loans and Leases Not Held-For-Sale” for both current and historic time periods. Total loans and leases not held-for-sale are reported on schedule HC, line item 4.b. of the FR Y-9C, “Loans and leases, net of unearned income.”

3. Page 5, Assets:

- In the asset structure section—the line item for “Loans to Foreign Governments and Institutions” was removed; the calculation for “Other Loans and Leases” was revised by summing the new FR Y-9C line items for “Loans for Purchasing and Carrying Securities” and “All Other Loans” with “Loans to Foreign Governments and Institutions” for both current and historic time periods. In addition, the line item for “Acceptances” was removed. For historical cal-

culations, acceptances have been added to “Intangible and Other Assets.” Acceptances are no longer reported separately on the FR Y-9C.

- In the “Memoranda” section—new line items were added for “Loans Held-For-Sale” and “Loans Not Held-For-Sale” for both current and historic time periods. Loans Held-For-Sale are reported on schedule HC, line item 4.a. of the FR Y-9C, “Loans and leases held for sale.”
- In the “Total Investment Securities” section—the calculation for “Asset-Backed Securities” was revised to include the new FR Y-9C report totals for “Asset-Backed Securities (HTM), Amortized Cost” and “Asset-Backed Securities (AFS), Fair Value.”
- In the “Available-For-Sale Securities” section the calculation for “Asset-Backed Securities” was revised to include the new FR Y-9C report total for “Asset-Backed Securities (AFS), Fair Value.”

4. Page 6, Liabilities and Changes in Capital:

- In the section detailing the structure of liabilities and capital—the line item for “Acceptances” was removed. For historical calculations, acceptances have been added to “Other Liabilities.” Acceptances are no longer reported separately on the FR Y-9C.

5. Page 7, Percent Composition of Assets and Loan Mix:

- In the “Percent of Total Assets” section—the line item for “Acceptances” was removed. For historical calculations, acceptances have been added to “All other Assets.” Accep-

tances are no longer reported separately on the FR Y-9C.

- In the Memoranda section—new line items were added for “Loans Held-For-Sale” and “Loans Not Held-For-Sale” for both current and historic time periods.
- In the “Loan Mix, % of Gross Loans & Leases” section—the line item for “Loans to Foreign Governments and Institutions” was removed and added to “Other Loans & Leases” for both current and historic time periods.

6. Page 9, Derivatives and Off-Balance-Sheet Transactions:

- In the section detailing the dollar volume of off-balance-sheet and derivative contract balances—the calculations for “Credit Derivatives (BHC and Guarantor)” and “Credit Derivatives (BHC as Beneficiary)” were revised to include the new FR Y-9C report items for notional amount of credit derivative swaps, total return swaps, credit options, and other credit derivatives. In addition, new line items were added for “Credit Derivative Contracts—Investment Grade” and “Credit Derivative Contracts—Subinvestment Grade.”
- In the “Percent of Total Assets” section—new ratios were added for “Credit Derivative Contracts—Investment Grade” and “Credit Derivative Contracts—Subinvestment Grade.”

7. Page 10, Derivative Instruments:

- The “Impact of Nontraded Derivative Contracts” section was removed for both current and historic time periods (these items are no longer reported on the FR Y-9C).

8. Page 11, Derivative Analysis:

- The “Impact of Nontraded Derivative Contracts:” section was removed for both current and historic time periods.

9. Page 12, Allowance and Net Loan and Lease Losses:

- In the “Analysis Ratios” section—a new ratio was added for “Allowance for Loans and Lease Losses to Total Loans and Leases Not Held-For-Sale” for both current and historic time periods. This is the same ratio that was added to Page 1.
- In the “Net Loan and Lease Losses by Type” section—the

line item for “Other Loans and Leases” excludes “Loans to Foreign Governments and Institutions,” which are listed separately.

10. Page 15, Insurance and Broker-Dealer Activities:

- In the “Insurance Activities (\$000)” section—all institutions are now required to report total life insurance assets, thus the caption for “Cash Surrender Value of Life Insurance (if > 25%)” was revised by removing the 25 percent threshold requirement.

Appendix B: Sample Peer Group Average Report

This appendix presents sample pages of the Peer Group Average Report which is produced for Peer Groups 1 through 5 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual.

BHCPR PEER GROUP DATA

SUMMARY RATIOS

PAGE 1

PEER GROUP 01

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

Number of BHCS in Peer Group

67

66

68

69

66

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.99	3.09	3.09	3.08	3.16
+ Non-interest Income	1.91	2.00	1.91	2.04	2.13
- Overhead Expense	3.01	3.04	2.97	3.06	3.24
- Provision for Losses	0.17	0.13	0.15	0.15	0.18
+ Securities Gains (Losses)	0.02	0.00	-0.01	0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.71	1.87	1.83	1.93	1.94
Net Operating Income	1.11	1.20	1.18	1.25	1.26
Net Income	1.11	1.23	1.21	1.26	1.28
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.77	6.20	6.60	5.65	5.01
Interest Expense	3.43	2.76	3.16	2.21	1.48
Net Interest Income (TE)	3.33	3.45	3.42	3.44	3.54

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.21	0.23	0.28	0.35
Earnings Coverage of Net Losses (X)	15.68	21.81	33.33	22.75	18.87
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.11	1.13	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.60	0.51	0.57	0.48	0.58
30-89 Days Past Due Loans and Leases	0.75	0.64	0.81	0.69	0.64

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.73	36.73	37.53	37.84	35.51
Net ST Noncore Funding Dependence	23.63	23.05	23.42	23.54	19.41
Net Loans and Leases/Total Assets	63.18	62.05	62.64	60.09	59.70

CAPITALIZATION:

Tier 1 Leverage Ratio	7.67	7.52	7.89	7.44	7.57
Equity Capital/Total Assets	9.25	8.98	9.22	8.88	9.05
Net Loans&Ls/Equity Capital (X)	7.02	7.03	6.97	6.97	6.80
Cash Dividends/Net Income	38.81	32.35	36.79	39.51	33.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	7.15	8.97	8.58	8.47	9.27

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.13	3.18	3.12	2.55	3.47
Long-Term Debt/Equity Capital	12.03	12.43	11.77	12.45	12.04
Equity Investment in Subs/Equity Cap	111.14	108.92	110.23	108.78	109.21
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.44	121.69	134.43	147.51	136.30

BHCPR PEER GROUP DATA

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PAGE 2

PERCENT OF AVERAGE ASSETS	PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Income (TE)	6.10	5.57	5.95	5.07	4.46
Less: Interest Expense	3.08	2.47	2.85	1.98	1.32
Equals: Net Interest Income (TE)	2.99	3.09	3.09	3.08	3.16
Plus: Non-Interest Income	1.91	2.00	1.91	2.04	2.13
Equals: Adj Operating Income (TE)	4.93	5.05	4.98	5.14	5.31
Less: Overhead Expense	3.01	3.04	2.97	3.06	3.24
Less: Provision for Loan and Lease Losses	0.17	0.13	0.15	0.15	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	-0.01	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.71	1.87	1.83	1.93	1.94
Less: Applicable Income Taxes (TE)	0.59	0.65	0.63	0.67	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.11	1.20	1.18	1.25	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.01	0.00	0.00
Equals: Net Income	1.11	1.23	1.21	1.26	1.28
Memo: Net Income (Last Four Qtrs)	1.16	1.24	1.21	1.26	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.07	89.81	90.18	89.84	89.69
Avg Int-Bearing Funds / Avg Assets	76.23	75.13	75.81	74.48	73.82
Int Income (TE) / Avg Earning Assets	6.77	6.20	6.60	5.65	5.01
Int Expense / Avg Earning Assets	3.43	2.76	3.16	2.21	1.48
Net Int Inc (TE) / Avg Earn Assets	3.33	3.45	3.42	3.44	3.54
YIELD OR COST:					
Total Loans and Leases (TE)	7.37	6.78	7.24	6.23	5.48
Interest-Bearing Bank Balances	5.07	3.83	5.07	3.49	2.01
Fed Funds Sold & Reverse Repos	5.31	4.44	5.08	3.24	1.49
Trading Assets	3.27	2.85	2.87	2.47	3.33
Total Earning Assets	6.70	6.12	6.53	5.58	4.94
Investment Securities (TE)	5.23	4.75	4.95	4.42	4.19
U.S. Treasury & Agency Sec (excl MBS)	6.82	4.11	4.48	3.64	3.24
Mortgage-Backed Securities	4.99	4.53	4.70	4.31	4.17
All Other Securities	7.22	7.39	8.27	7.48	7.01
Interest-Bearing Deposits	3.55	2.73	3.22	2.13	1.33
Time Deposits of \$100K or More	4.71	3.89	4.44	3.09	2.16
Time Deposits < \$100K	4.39	3.45	3.99	2.90	2.42
Other Domestic Deposits	2.50	1.88	2.26	1.41	0.79
Foreign Deposits	4.46	3.71	4.23	2.79	1.39
Fed Funds Purchased and Repos	4.77	4.10	4.53	3.10	1.47
Other Borrowed Funds & Trading Liab	4.75	4.04	4.52	3.51	2.91
All Interest-Bearing Funds	4.06	3.30	3.77	2.64	1.82

BHCPR PEER GROUP DATA

NON-INTEREST INCOME AND EXPENSES

PAGE 3

	PEER GROUP 01				
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Avg Personnel Exp Per Employee (\$000)	20	19	74	73	68
Avg Assets per Employee (\$000)	5,238	4,915	5,056	4,727	4,581
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.51	3.80	3.54	4.02	4.37
Overhead Exp / NII + Non-Int Income	61.98	61.49	60.94	60.58	61.78
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	3.04	2.97	3.06	3.24
Personnel Expense	1.65	1.69	1.61	1.65	1.65
Net Occupancy Expense	0.41	0.41	0.40	0.42	0.43
Other Operating Expenses	0.92	0.93	0.94	0.98	1.10
Overhead Less Non-Interest Income	1.06	1.04	1.03	0.95	1.01
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.29	60.69	60.19	59.87	61.19
Personnel Expense	33.36	33.08	32.05	31.93	31.43
Net Occupancy Expense	8.31	8.22	8.03	8.03	8.10
Other Operating Expenses	19.14	18.95	19.46	19.59	20.55
Total Non-Interest Income	36.89	37.48	36.23	38.15	39.49
Fiduciary Activities Income	4.60	4.88	4.66	5.19	3.61
Serv Charges on Deposit Accts - Domestic	6.81	7.15	6.77	7.26	7.62
Trading Revenue	1.32	1.39	1.15	1.03	1.05
Investment Banking Fees & Commissions	3.09	3.15	2.97	3.72	4.06
Venture Capital Revenue	0.17	0.16	0.19	0.18	0.18
Net Servicing Fees	0.72	1.19	0.76	1.12	0.99
Net Securitization Income	0.31	0.26	0.33	0.24	0.29
Insurance Activities Revenue	1.33	1.68	1.43	1.49	1.84
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	1.20	1.36	1.60	1.52
Other Non-Interest Income	11.31	10.35	10.80	10.84	11.04
Overhead Less Non-Interest Income	23.67	22.18	22.88	21.28	21.04
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.95	31.25	30.56	31.62	31.18
Appl Inc Tax+TE/Pretax NOI+TE	34.39	35.05	34.16	34.64	34.68

BHCPR PEER GROUP DATA

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PAGE 4

PERCENT OF TOTAL ASSETS	PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Real Estate Loans	40.18	38.74	39.86	37.12	36.78
Commercial and Industrial Loans	12.32	11.72	11.89	11.37	10.79
Loans to Individuals	5.45	5.67	5.36	5.62	5.97
Loans to Depository Institutions	0.08	0.10	0.11	0.11	0.16
Agricultural Loans	0.22	0.20	0.21	0.20	0.20
Other Loans and Leases	3.10	3.39	3.16	3.45	3.31
Net Loans and Leases	63.18	62.05	62.64	60.09	59.70
Debt Securities Over 1 Year	13.51	16.36	13.87	17.30	18.70
Mutual Funds and Equity Securities	0.21	0.22	0.26	0.24	0.31
Subtotal	77.74	80.34	77.53	79.60	80.29
Interest-Bearing Bank Balances	0.61	0.65	0.55	0.69	0.79
Federal Funds Sold & Reverse Repos	3.36	2.39	2.68	2.18	2.13
Debt Securities 1 Year or Less	2.76	1.95	3.12	1.65	1.54
Trading Assets	1.51	1.20	1.15	1.51	1.50
Total Earning Assets	88.40	88.22	88.09	87.92	88.42
Non-Int Cash and Due From Dep Inst	2.07	2.37	2.38	2.74	2.24
Other Real Estate Owned	0.06	0.05	0.06	0.04	0.05
All Other Assets	9.40	9.29	9.34	9.23	9.23
MEMORANDA:					
Short-Term Investments	7.79	5.81	8.04	5.73	5.43
U.S. Treasury Securities	0.20	0.55	0.32	0.46	0.58
U.S. Agency Securities (excl MBS)	3.04	3.32	3.46	3.19	3.56
Municipal Securities	1.11	0.89	1.07	0.89	0.83
Mortgage-Backed Securities	9.65	11.00	9.67	11.62	12.02
Asset-Backed Securities	0.22	0.24	0.22	0.25	0.32
Other Debt Securities	0.58	0.78	0.60	0.74	0.82
RE Loans Secured by 1-4 Family	16.63	18.01	16.64	17.72	18.10
Revolving	3.84	4.43	3.86	4.51	4.65
Closed-End, Sec by First Liens	10.74	11.78	10.76	11.62	11.74
Closed-End, Sec by Junior Liens	1.72	1.47	1.67	1.38	1.16
Commercial Real Estate Loans	21.19	18.42	20.92	17.20	15.68
Construction and Land Dev	7.64	6.12	7.45	5.51	4.30
Multifamily	1.41	1.27	1.55	1.21	1.33
Nonfarm Nonresidential	11.29	10.30	11.02	9.86	9.46
RE Loans Secured by Farmland	0.24	0.22	0.23	0.21	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.76	60.46	62.02	60.26	60.42
RE Loans Secured by 1-4 Family	26.56	28.70	26.62	29.55	28.88
Revolving	5.84	6.84	5.88	7.07	7.36
Closed-End	20.25	21.39	20.26	21.94	20.82
Commercial Real Estate Loans	31.91	28.44	31.95	27.42	26.07
Construction and Land Dev	11.33	9.35	11.10	8.61	7.02
Multifamily	2.18	2.03	2.45	2.00	2.28
Nonfarm Nonresidential	16.97	15.81	16.63	15.76	15.87
RE Loans Secured by Farmland	0.36	0.33	0.34	0.31	0.31
Loans to Depository Institutions	0.15	0.18	0.18	0.21	0.39
Commercial and Industrial Loans	19.39	18.84	18.83	18.76	17.76
Loans to Individuals	8.77	9.26	8.68	9.50	10.26
Credit Card Loans	1.17	1.11	1.18	1.33	1.48
Agricultural Loans	0.33	0.32	0.33	0.32	0.32
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	6.04	6.95	6.18	7.23	6.29

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING
PEER GROUP 01

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PERCENT OF TOTAL ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Short-Term Investments	7.79	5.81	8.04	5.73	5.43
Liquid Assets	21.57	22.86	22.46	23.88	24.17
Investment Securities	17.03	19.32	18.55	20.03	21.17
Net Loans and Leases	63.18	62.05	62.64	60.09	59.70
Net Lns, Ls & StdbY Ltrs of Credit	66.39	65.36	65.81	63.42	62.92
Core Deposits	48.35	49.93	48.23	49.27	48.79
Noncore Funding	35.95	34.34	36.07	34.97	33.37
Time Deposits of \$100K or More	11.47	9.84	11.73	9.23	7.71
Foreign Deposits	2.54	2.36	2.70	2.55	2.72
Fed Funds Purchased and Repos	7.46	8.14	7.73	8.72	8.39
Net Fed Funds Purchased (Sold)	4.32	5.42	4.92	5.91	5.47
Commercial Paper	0.45	0.46	0.41	0.38	0.39
Oth Borrowings w/Rem Mat 1 Yr or Less	3.47	3.41	3.45	3.62	3.64
Earning Assets Repr in 1 Year	43.63	44.15	44.16	43.89	41.75
Int-Bearing Liab Repr in 1 Year	22.02	19.30	22.38	17.46	14.06
Long-Term Debt Repr in 1 Year	2.35	2.19	2.14	2.13	2.30
Net Assets Repriceable in 1 Year	17.23	21.04	18.21	22.38	23.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.73	36.73	37.53	37.84	35.51
Net ST Noncore Funding Dependence	23.63	23.05	23.42	23.54	19.41
Short-Term Inv/ST Noncore Funding	28.01	23.86	26.52	23.69	28.10
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.50	-0.44	-3.24	1.73	5.74
Net Loans and Leases/Total Deposits	98.29	97.02	97.36	97.40	103.28
Net Loans and Leases/Core Deposits	159.98	147.13	156.40	146.08	154.08
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.42	-1.17	-0.59	-0.69	0.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.34	-4.57	-1.93	-3.10	0.54
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.18	-0.07	-0.14	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.45	8.86	7.53	8.21	7.38
Available-For-Sale Securities	92.55	91.14	92.47	91.79	92.62
U.S. Treasury Securities	1.53	3.54	2.12	2.93	3.33
U.S. Agency Securities (excl MBS)	16.27	16.60	17.98	15.52	16.80
Municipal Securities	6.52	4.46	5.90	4.29	3.91
Mortgage-Backed Securities	61.10	60.30	59.07	60.53	59.40
Asset-Backed Securities	1.50	1.58	1.46	1.64	1.71
Other Debt Securities	4.29	4.54	3.96	4.62	5.01
Mutual Funds and Equity Securities	1.59	1.41	1.72	1.59	1.81
Debt Securities 1 Year or Less	15.70	11.04	16.46	10.24	7.66
Debt Securities 1 To 5 Years	19.45	21.39	21.65	22.50	23.40
Debt Securities Over 5 Years	59.54	63.62	56.12	62.90	64.40
Pledged Securities	62.09	58.67	61.97	59.46	57.43
Structured Notes, Fair Value	0.22	0.26	0.20	0.27	0.38

BHCPR PEER GROUP DATA

ALLOWANCE AND NET LOAN AND LEASE LOSSES

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ANALYSIS RATIOS

PEER GROUP 01

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Provision for Ln&Ls Losses/Avg Assets	0.17	0.13	0.15	0.15	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.21	0.25	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	117.64	98.42	109.77	94.06	97.31
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.11	1.13	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.53	9.33	11.75	8.01	6.86
ALLL/Nonaccrual Assets	318.93	342.49	330.96	349.71	282.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	224.66	245.12	231.67	249.50	227.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.30	0.33	0.38	0.48
Recoveries/Avg Loans and Leases	0.09	0.10	0.10	0.11	0.12
Net Losses/Avg Loans and Leases	0.24	0.21	0.23	0.28	0.35
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.37	7.79	31.82	30.96	25.00
Earnings Coverage of Net Losses (X)	15.68	21.81	33.33	22.75	18.87
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.07	0.08	0.06	0.07
RE Loans Secured By 1-4 Family	0.12	0.08	0.09	0.08	0.08
Revolving	0.18	0.11	0.12	0.07	0.08
Closed-End	0.10	0.07	0.08	0.07	0.08
Commercial Real Estate Loans	0.04	0.02	0.04	0.03	0.05
Construction and Land Dev	0.05	0.01	0.03	0.01	0.04
Multifamily	0.00	0.01	0.02	0.02	0.02
Nonfarm Nonresidential	0.03	0.03	0.04	0.04	0.06
RE Loans Secured by Farmland	-0.04	-0.01	0.04	0.01	0.06
Commercial and Industrial Loans	0.24	0.17	0.26	0.26	0.39
Loans to Depository Institutions	0.00	0.00	-0.01	0.00	-0.02
Loans to Individuals	1.25	1.02	1.08	1.26	1.44
Credit Card Loans	3.26	2.86	1.79	3.03	22.98
Agricultural Loans	0.03	0.02	0.00	0.06	0.25
Loans to Foreign Governments & Inst	-0.44	-0.42	-0.13	0.00	0.00
Other Loans and Leases	0.15	0.24	0.22	0.41	0.26

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
30-89 Days PD Loans and Leases	0.75	0.64	0.81	0.69	0.64
90+ Days PD Loans and Leases	0.14	0.14	0.15	0.16	0.15
Nonaccrual Loans and Leases	0.51	0.44	0.50	0.42	0.50
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.61	0.68	0.60	0.67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.01	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.75	0.65	0.81	0.69	0.65
90+ Days Past Due Assets	0.14	0.14	0.15	0.16	0.15
Nonaccrual Assets	0.51	0.44	0.50	0.43	0.52
30+ Days PD & Nonaccrual Assets	1.45	1.27	1.50	1.31	1.34
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.38	0.42	0.36	0.40
90+ PD & Nonaccrual Assets + OREO	0.51	0.43	0.48	0.42	0.46
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.37	0.31	0.35	0.29	0.34
Allowance for Loan & Lease Losses	52.73	45.04	50.70	42.14	48.07
Equity Cap + ALLL	4.18	3.52	3.89	3.34	3.83
Tier 1 Cap + ALLL	4.65	4.06	4.30	3.84	4.22
Loans & Leases + RE Acquired	0.60	0.52	0.58	0.49	0.59

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL LOANS AND LEASES
PEER GROUP 01

PAGE 7A

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
-----	-----	-----	-----	-----	-----
Real Estate - 30-89 Days PD	0.79	0.61	0.81	0.66	0.57
- 90+ Days Past Due	0.13	0.12	0.14	0.13	0.11
- Nonaccrual	0.60	0.46	0.55	0.43	0.44
Coml & Indl - 30-89 Days PD	0.55	0.57	0.50	0.58	0.55
- 90+ Days Past Due	0.06	0.06	0.05	0.07	0.07
- Nonaccrual	0.47	0.65	0.52	0.61	0.85
Individuals - 30-89 Days PD	1.41	1.28	1.58	1.41	1.36
- 90+ Days Past Due	0.29	0.26	0.31	0.29	0.32
- Nonaccrual	0.16	0.15	0.14	0.16	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.00	0.00	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.00	0.03	0.05
Agricultural - 30-89 Days PD	0.37	0.28	0.27	0.28	0.27
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.03
- Nonaccrual	0.44	0.36	0.36	0.35	0.60
Foreign Govts- 30-89 Days PD	0.00	0.02	1.35	0.35	0.03
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.05	0.00	0.00	0.43
Other Lns&LS - 30-89 Days PD	0.42	0.44	0.49	0.43	0.56
- 90+ Days Past Due	0.03	0.03	0.02	0.02	0.04
- Nonaccrual	0.12	0.19	0.14	0.23	0.32
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.88	0.70	1.04	0.82	0.71
- 90+ Days Past Due	0.18	0.18	0.20	0.20	0.15
- Nonaccrual	0.60	0.44	0.50	0.42	0.39
Revolving - 30-89 Days PD	0.59	0.36	0.65	0.39	0.31
- 90+ Days Past Due	0.07	0.05	0.08	0.05	0.04
- Nonaccrual	0.33	0.18	0.26	0.14	0.13
Closed-End - 30-89 Days PD	0.99	0.84	1.19	1.01	0.91
- 90+ Days Past Due	0.23	0.24	0.24	0.27	0.19
- Nonaccrual	0.68	0.52	0.58	0.50	0.50
- Jr Lien 30-89 Days PD	0.09	0.06	0.10	0.07	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.04	0.05	0.04	0.05
Commercial RE - 30-89 Days PD	0.69	0.55	0.63	0.54	0.43
- 90+ Days Past Due	0.06	0.03	0.05	0.04	0.04
- Nonaccrual	0.59	0.46	0.54	0.42	0.45
Const & Dev - 30-89 Days PD	1.02	0.69	0.87	0.63	0.63
- 90+ Days Past Due	0.07	0.02	0.05	0.05	0.03
- Nonaccrual	0.69	0.35	0.50	0.24	0.27
Multifamily - 30-89 Days PD	0.59	0.45	0.43	0.50	0.26
- 90+ Days Past Due	0.06	0.01	0.04	0.03	0.01
- Nonaccrual	0.43	0.45	0.38	0.29	0.27
Nonfarm Nres- 30-89 Days PD	0.47	0.48	0.47	0.45	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.48	0.53	0.51	0.53	0.55
Farmland - 30-89 Days PD	0.44	0.43	0.44	0.39	0.37
- 90+ Days Past Due	0.06	0.03	0.05	0.02	0.06
- Nonaccrual	0.59	0.76	0.58	0.89	1.14
Credit Card - 30-89 Days PD	1.49	1.46	1.69	1.52	1.56
- 90+ Days Past Due	0.94	0.77	0.98	0.82	0.83
- Nonaccrual	0.14	0.10	0.13	0.08	0.05

BHCPR PEER GROUP DATA

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS
PEER GROUP 01

PAGE 8

CAPITAL RATIOS

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Tier 1 Leverage Ratio	7.67	7.52	7.89	7.44	7.57
Tier 1 RBC Ratio	9.45	9.47	9.71	9.57	9.98
Total Risk-Based Capital Ratio	12.04	12.26	12.27	12.32	12.75

Tangible Tier 1 Leverage Ratio

7.32 7.17 7.57 7.11 7.26

Tangible Common Eq Cap/Tan Assets

5.85 5.72 5.91 5.67 5.90

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	31.82	31.70	31.82	30.69	29.68
Standby Letters of Credit	3.13	3.21	3.13	3.22	3.22
Commercial & Similar Letters of Credit	0.12	0.11	0.12	0.11	0.13

Securities Lent

3.12 2.69 3.15 6.42 4.99

Credit Derivatives (BHC as Guarantor)

0.61 0.93 1.21 0.90 0.56

Credit Derivatives (BHC as Beneficiary)

1.82 1.22 1.48 1.34 0.75

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

83.19 74.10 76.04 74.39 73.17

Interest Rate Contracts

63.95 57.10 59.23 55.47 54.87

Interest Rate Futures & Forward Contr

8.94 9.85 8.77 8.98 8.57

Written Options Contr (Int Rate)

8.12 6.27 7.12 5.92 7.01

Purchased Options Contr (Int Rate)

8.57 5.97 7.14 5.54 6.07

Interest Rate Swaps

29.99 28.18 28.41 28.66 30.23

Foreign Exchange Contracts

12.11 9.05 10.78 11.30 10.76

Futures & Forward Foreign Exch Contr

7.75 6.17 7.01 7.71 7.03

Written Options Contr (Foreign Exch)

0.67 0.54 0.54 0.73 0.73

Purchased Options Contr (Foreign Exch)

0.70 0.57 0.58 0.78 0.78

Foreign Exchange Rate Swaps

0.88 0.72 0.83 1.03 1.21

Equity, Commodity, & Other Deriv Contr

2.45 1.96 2.11 1.86 1.61

Commodity & Other Fut & Forward Contr

0.12 0.11 0.11 0.10 0.10

Written Options Contr (Comm & Other)

0.68 0.49 0.60 0.47 0.47

Purchased Options Contr (Comm & Oth)

0.91 0.67 0.78 0.60 0.45

Commodity & Other Swaps

0.42 0.37 0.36 0.41 0.35

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	57.86	62.26	62.15	68.48	67.31
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BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT

PEER GROUP 01

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Rate Contracts	87.10	90.90	87.06	89.88	92.92
Foreign Exchange Contracts	8.21	6.65	8.39	7.66	4.46
Equity, Comm, & Other Contracts	1.96	1.24	1.83	1.11	0.91
Futures and Forwards	20.28	18.74	19.00	19.53	19.51
Written Options	7.28	7.85	6.76	7.72	6.30
Exchange-Traded	0.38	0.28	0.41	0.16	0.49
Over-The-Counter	6.31	7.20	5.74	7.09	4.85
Purchased Options	6.76	5.95	6.76	6.32	5.02
Exchange-Traded	0.41	0.26	0.39	0.21	0.72
Over-The-Counter	5.85	5.17	5.82	5.52	3.93
Swaps	59.54	60.66	60.99	60.02	64.59
Held for Trading	38.53	37.90	38.64	40.54	37.55
Interest Rate Contracts	27.62	27.37	27.48	29.61	27.35
Foreign Exchange Contracts	3.87	4.39	4.27	5.61	3.57
Equity, Comm, & Other Contracts	1.12	0.73	0.94	0.73	0.55
Non-Traded	61.47	62.10	61.36	59.46	62.45
Interest Rate Contracts	54.96	59.31	55.09	56.96	61.17
Foreign Exchange Contracts	0.61	0.42	0.65	0.37	0.41
Equity, Comm, & Other Contracts	0.12	0.02	0.11	0.02	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	84.48	86.34	86.62	83.96	85.72
One Year or Less	25.91	27.47	26.33	25.04	24.18
Over 1 Year to 5 Years	29.40	27.94	33.22	27.91	29.84
Over 5 Years	19.39	20.71	19.26	20.78	25.50
Gross Negative Fair Value (Abs Val)	0.61	1.11	0.78	0.96	0.99
Gross Positive Fair Value	0.67	0.83	0.75	0.79	1.06
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.11	0.09	0.11	0.13
Gross Positive Fair Value (X)	0.09	0.10	0.09	0.11	0.14
Held for Trading (X)	0.07	0.08	0.07	0.09	0.11
Non-Traded (X)	0.01	0.01	0.01	0.01	0.02
Current Credit Exposure (X)	0.05	0.05	0.05	0.06	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.50	0.54	0.47	0.57	0.71

BHCPR PEER GROUP DATA

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES
PEER GROUP 01

PAGE 10

INSURANCE ACTIVITIES	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY

ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	40.94	41.97	44.70	39.72	34.12
Ins Under Assets(L/H)/Tot Ins Und Ast	59.06	58.03	55.30	60.28	65.88
Sep Acct Assets(L/H)/Total Life Ast	0.83	0.60	0.74	0.48	1.83
Ins Activities Revenue/Adj Oper Inc	1.33	1.68	1.43	1.49	1.84
Premium Inc/Ins Activities Revenue	8.74	9.38	8.77	11.36	13.71
Credit Rel Prem Inc/Tot Prem Inc	73.92	73.64	75.39	73.61	70.68
Other Prem Inc/Total Prem Inc	26.08	26.36	24.61	26.39	29.32
Ins Under Net Income/Consol Net Income	0.28	0.30	0.21	0.33	0.66
Ins Net Inc (P/C)/Equity (P/C)	18.94	10.04	7.90	10.09	13.36
Ins Net Inc (L/H)/Equity (L/H)	4.85	6.15	6.78	12.57	6.40
Insur Ben, Losses, Exp/Insur Premiums	122.98	142.50	88.63	107.42	111.73
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.96	1.27	2.64	1.48	1.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.23	0.62	0.29	0.66	0.73
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.00	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	12.61	12.01	11.98	10.03	9.25
BROKER-DEALER ACTIVITIES					

Net Assets Broker-Dealer Subs/Cons Asts	0.99	1.06	0.98	1.22	1.15
FOREIGN ACTIVITIES					

Yield: Foreign Loans	3.36	2.74	2.65	2.35	2.52
Cost: Interest-Bearing Deposits	4.46	3.71	4.23	2.79	1.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	25.50	88.21	68.14	28.10	8.46
Commercial and Industrial Loans	0.21	0.38	0.22	10.52	1.85
Foreign Governments and Inst	-0.44	-0.42	-0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	23.43	29.98	148.47	16.66	19.96
Total Selected Assets	28.18	45.83	67.27	16.65	16.57
Deposits	31.27	19.50	33.71	18.44	47.84

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART I

PAGE 11

PROFITABILITY:

PEER GROUP 01

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Net Income/Avg Equity Capital	12.13	14.15	13.94	14.36	14.66
Bank Net Inc/Avg Eq Inv in Banks	12.61	15.21	14.64	14.14	14.53
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.17	11.87	9.27	8.80	7.90
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.98	10.25	8.90	10.94	11.50
Bank Net Income/Parent Net Income	76.90	74.98	76.65	71.56	69.69
Nonbank Net Income/Parent Net Income	6.90	5.73	4.94	5.57	6.15
Sub BHCs Net Inc/Parent Net Income	69.96	70.10	69.36	65.03	60.50
LEVERAGE:					
Total Liabilities/Equity	35.27	33.81	35.29	33.49	34.75
Total Debt/Equity Capital	16.09	16.65	15.66	15.82	15.86
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.70	25.03	25.31	24.23	24.63
Tot Debt+Lns Guaranteed for Affl/Equity	17.95	19.25	17.33	20.12	19.67
Total Debt/Eq Cap - Exc Over Fair Value	16.33	17.03	15.89	16.27	17.12
Long-Term Debt/Equity Capital	12.03	12.43	11.77	12.45	12.04
Short-Term Debt/Equity Capital	3.13	3.18	3.12	2.55	3.47
Current Portion of LT Debt/Equity	0.37	0.14	0.28	0.12	0.24
Exc Cost Over Fair Value/Equity Cap	0.41	0.47	0.40	1.06	1.52
Long-Term Debt/Consolidated LT Debt	14.09	15.60	14.84	15.07	15.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.14	108.92	110.23	108.78	109.21
Total Investment in Subs/Equity	121.50	119.98	121.05	119.79	120.81
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	100.25	99.26	99.43	99.21	99.20
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	109.26	108.75	108.63	108.70	108.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.16	0.74	0.91	0.71	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	1.87	2.27	1.90	1.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	130.38	134.10	136.59	145.11	134.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.44	121.69	134.43	147.51	136.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.95	118.01	114.51	98.70	117.81
Pretax Oper Inc + Int Exp/Int Expense	1992.69	2925.93	3185.46	3255.79	3475.33
Div + Int From Subs/Int Exp + Div	145.24	150.27	157.02	176.18	157.38
Fees+Other Inc From Subs/Sal + Oth Exp	17.27	17.90	15.33	19.65	20.14
Net Inc/Curr Port of LT Debt+Pfd Div(X)	37.51	151.16	128.91	813.95	209.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.64	-0.11	0.78	0.40	0.60
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.39	10.59	11.33	0.62	0.62
Total	11.39	10.59	11.33	11.11	0.62
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.28	0.38	0.25	1.22	0.65
To Subsidiary BHCs	0.00	0.00	0.01	0.01	0.00
Total	0.37	0.52	0.36	1.76	1.21
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.88	6.30	5.81	6.98	9.38
Combined Thrift Assets	0.25	0.32	0.39	0.35	0.42
Combined Foreign Nonbank Sub Assets	0.14	0.11	0.11	0.14	0.15

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART II
PEER GROUP 01

PAGE 12

PAYOUT RATIOS - PARENT

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

MM/DD/YYYY

Div Paid/Inc Before Undist Inc

74.09

69.74

68.73

68.89

77.37

Dividends Paid/Net Income

38.81

32.35

36.79

39.47

33.11

Net Income - Dividends/Avg Equity

7.15

8.97

8.58

8.47

9.27

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs

119.83

137.03

125.44

138.97

111.04

Dividends From Nonbank Subs

3.60

3.81

6.21

11.16

6.40

Dividends From Subsidiary BHCS

13.19

12.71

17.75

21.35

21.50

Dividends From All Subsidiaries

178.31

175.18

175.07

197.28

159.89

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs

60.42

58.16

66.50

59.78

57.09

Interest Income From Bank Subs

3.21

2.67

3.06

2.56

1.57

Mgt & Service Fees From Bank Subs

4.31

3.76

3.61

3.56

4.69

Other Income From Bank Subs

0.00

0.02

0.01

0.27

0.14

Operating Income From Bank Subs

77.29

78.30

76.64

68.32

63.56

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs

40.09

38.12

55.89

47.31

64.19

Interest Income From Nonbank Subs

24.79

26.35

30.14

24.40

19.71

Mgt & Serv Fees From Nonbank Subs

2.63

3.12

3.76

2.75

3.41

Other Income From Nonbank Subs

0.00

0.01

0.02

0.01

0.08

Operating Inc From Nonbank Subs

83.01

89.51

109.39

101.72

103.99

PERCENT OF SUB BHCS' NET INCOME:

Dividends From Subsidiary BHCS

36.75

29.13

46.80

48.92

39.35

Interest Inc From Subsidiary BHCS

5.17

3.87

4.08

4.48

4.05

Mgt & Serv Fees From Sub BHCS

2.30

0.03

0.44

3.17

1.17

Other Income From Subsidiary BHCS

0.00

0.00

0.00

0.00

0.00

Operating Income From Sub BHCS

50.59

36.64

54.75

60.70

59.22

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries

49.35

51.80

57.66

55.37

55.17

Interest Income From Bank Subs

4.03

4.55

2.76

2.40

2.57

Mgt & Serv Fees From Bank Subs

3.32

3.92

3.23

2.62

3.05

Other Income From Bank Subs

0.00

0.01

0.00

0.02

0.02

Operating Income From Bank Subs

62.88

66.58

67.12

64.11

71.35

Dividends From Nonbank Subs

3.18

2.22

3.00

4.35

3.40

Interest Income From Nonbank Subs

2.79

2.80

1.87

1.51

0.95

Mgt & Serv Fees From Nonbank Subs

0.19

0.09

0.09

0.12

0.11

Other Income From Nonbank Subs

0.00

0.00

0.00

0.00

0.01

Operating Inc From Nonbank Subs

8.28

7.17

5.90

7.27

5.39

Dividends From Subsidiary BHCS

9.80

9.73

11.45

12.67

12.19

Interest Inc From Subsidiary BHCS

0.37

0.39

0.33

0.42

0.07

Mgt & Serv Fees From Sub BHCS

0.00

0.00

0.01

0.06

0.00

Other Income From Subsidiary BHCS

0.00

0.00

0.00

0.00

0.00

Operating Income From Sub BHCS

11.69

11.20

13.21

14.69

13.84

Loans and Adv From Subs/ST Debt

1500.70

1078.21

459.84

487.31

262.37

Loans and Adv From Subs/Total Debt

262.33

101.25

135.19

138.66

170.26

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

SUMMARY RATIOS

PAGE 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									67
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.99	1.32	1.72	2.63	3.06	3.32	3.84	4.05	67
+ Non-interest Income	1.91	0.34	0.45	1.04	1.66	2.43	3.84	4.89	67
- Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
- Provision for Losses	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
+ Securities Gains (Losses)	0.01	-0.15	-0.01	0.00	0.00	0.02	0.09	0.11	67
+ Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	67
= Pretax Net Oper Income (TE)	1.71	0.59	0.85	1.17	1.73	2.17	2.55	2.83	67
Net Operating Income	1.11	0.32	0.52	0.74	1.14	1.40	1.65	1.82	67
Net Income	1.10	0.32	0.55	0.74	1.11	1.40	1.64	1.82	67
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.77	5.15	5.77	6.33	6.88	7.23	7.46	7.71	67
Interest Expense	3.43	2.13	2.73	3.17	3.43	3.70	4.03	4.36	67
Net Interest Income (TE)	3.32	1.46	1.94	2.95	3.44	3.71	4.21	4.58	67
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.23	-0.00	0.00	0.07	0.15	0.30	0.75	0.90	67
Earnings Coverage of Net Losses (X)	15.67	-222.94	2.03	5.55	10.89	24.45	44.17	119.40	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.36	0.60	0.93	1.11	1.28	1.51	1.61	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.07	0.15	0.27	0.47	0.77	1.36	2.11	67
30-89 Days Past Due Loans and Leases	0.74	0.06	0.24	0.46	0.67	0.94	1.37	1.96	67
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.72	1.37	12.85	24.29	33.28	46.99	75.35	90.46	67
Net ST Noncore Funding Dependence	23.63	-9.38	8.32	15.28	22.83	31.60	42.35	46.44	67
Net Loans and Leases/Total Assets	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.67	3.87	5.79	6.91	7.77	8.54	9.23	9.86	67
Equity Capital/Total Assets	9.25	4.44	6.35	7.83	9.16	10.81	11.73	14.87	67
Net Loans&Ls/Equity Capital (X)	7.01	3.12	3.90	5.94	7.03	8.21	9.12	10.55	67
Cash Dividends/Net Income	38.80	0.00	0.00	19.99	43.12	54.88	75.47	80.16	67
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	7.14	0.50	1.81	4.13	7.42	9.42	12.67	14.33	67
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.12	0.00	0.00	0.00	0.00	5.98	15.12	22.37	67
Long-Term Debt/Equity Capital	12.03	0.00	0.00	0.00	5.16	21.68	45.19	60.01	67
Equity Investment in Subs/Equity Cap	111.14	91.55	95.92	103.51	109.40	118.48	127.62	136.89	67
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.44	-7.55	18.99	69.01	106.66	162.83	315.10	428.49	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PAGE 2

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.10	4.67	5.17	5.72	6.06	6.52	6.90	7.12	67
Less: Interest Expense	3.08	1.93	2.29	2.78	3.09	3.29	3.75	4.20	67
Equals: Net Interest Income (TE)	2.99	1.32	1.72	2.63	3.06	3.32	3.84	4.05	67
Plus: Non-Interest Income	1.91	0.34	0.45	1.04	1.66	2.43	3.84	4.89	67
Equals: Adj Operating Income (TE)	4.92	2.52	3.06	4.05	4.83	5.64	6.72	7.73	67
Less: Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
Less: Provision for Loan and Lease Losses	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Plus: Realized G/L on AFS Sec	0.01	-0.15	-0.01	0.00	0.00	0.02	0.09	0.11	67
Plus: Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Pretax Net Oper Inc (TE)	1.71	0.59	0.85	1.17	1.73	2.17	2.55	2.83	67
Less: Applicable Income Taxes (TE)	0.58	0.19	0.29	0.38	0.60	0.76	0.86	0.98	67
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.05	67
Equals: Net Operating Income	1.11	0.32	0.52	0.74	1.14	1.40	1.65	1.82	67
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Income	1.10	0.32	0.55	0.74	1.11	1.40	1.64	1.82	67
Memo: Net Income (Last Four Qtrs)	1.15	0.45	0.55	0.81	1.18	1.42	1.64	1.93	67
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.06	82.85	86.12	87.96	90.21	91.96	93.54	94.62	67
Avg Int-Bearing Funds / Avg Assets	76.23	61.01	65.51	71.90	76.77	80.58	85.20	88.04	67
Int Income (TE) / Avg Earning Assets	6.77	5.15	5.77	6.33	6.88	7.23	7.46	7.71	67
Int Expense / Avg Earning Assets	3.43	2.13	2.73	3.17	3.43	3.70	4.03	4.36	67
Net Int Inc (TE) / Avg Earn Assets	3.32	1.46	1.94	2.95	3.44	3.71	4.21	4.58	67
YIELD OR COST:									
Total Loans and Leases (TE)	7.37	5.51	6.30	6.88	7.43	7.75	8.28	8.54	67
Interest-Bearing Bank Balances	5.06	0.03	1.08	3.21	4.80	6.30	8.61	17.23	66
Fed Funds Sold & Reverse Repos	5.30	4.55	4.81	5.14	5.25	5.39	5.86	6.54	67
Trading Assets	3.27	0.00	0.01	0.63	3.29	5.14	7.83	9.14	47
Total Earning Assets	6.70	5.13	5.71	6.28	6.81	7.06	7.44	7.70	67
Investment Securities (TE)	5.23	4.48	4.68	4.87	5.14	5.58	5.86	6.35	67
U.S. Treasury & Agency Sec (excl MBS)	6.81	3.58	3.87	4.12	4.59	5.50	7.29	69.20	66
Mortgage-Backed Securities	4.98	4.07	4.24	4.54	4.96	5.29	6.02	6.57	67
All Other Securities	7.21	4.09	4.65	5.37	6.26	8.21	11.00	18.14	67
Interest-Bearing Deposits	3.54	2.36	2.79	3.14	3.59	3.89	4.24	4.31	67
Time Deposits of \$100K or More	4.71	2.54	3.59	4.36	4.79	5.11	5.28	5.61	67
Time Deposits < \$100K	4.39	2.84	3.61	4.07	4.37	4.71	5.01	5.61	65
Other Domestic Deposits	2.49	1.16	1.56	1.98	2.42	2.99	3.42	3.97	67
Foreign Deposits	4.46	1.92	2.99	3.99	4.60	5.01	5.26	5.42	42
Fed Funds Purchased and Repos	4.76	3.52	3.94	4.47	4.81	5.08	5.28	5.60	67
Other Borrowed Funds & Trading Liab	4.74	2.35	2.99	3.86	4.83	5.28	6.18	6.94	67
All Interest-Bearing Funds	4.06	2.90	3.23	3.82	4.01	4.33	4.82	5.02	67

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PEER GROUP 1

NON-INTEREST INCOME AND EXPENSES

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.81	12.32	14.30	15.56	18.54	23.33	28.10	31.26	67
Avg Assets per Employee (\$000)	5237.56	2520.98	3014.21	3896.51	4523.28	5591.74	9358.44	12450.9	67
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.51	0.00	0.10	1.47	3.06	6.05	7.79	9.05	67
Overhead Exp / NII + Non-Int Income	61.98	44.36	50.05	57.26	60.51	66.94	74.08	78.94	67
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
Personnel Expense	1.65	0.61	0.87	1.31	1.66	1.90	2.55	2.80	67
Net Occupancy Expense	0.41	0.12	0.21	0.31	0.38	0.49	0.60	0.75	67
Other Operating Expenses	0.92	0.36	0.53	0.73	0.85	1.16	1.31	1.53	67
Overhead Less Non-Interest Income	1.05	-0.60	-0.13	0.64	1.06	1.56	1.84	2.31	67
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	61.29	43.01	49.16	56.65	60.08	66.42	73.50	78.20	67
Personnel Expense	33.36	21.11	24.58	30.85	33.58	36.39	39.67	43.30	67
Net Occupancy Expense	8.30	4.13	5.38	6.65	8.04	9.70	11.62	13.46	67
Other Operating Expenses	19.13	12.44	14.12	15.87	18.97	21.62	25.60	30.51	67
Total Non-Interest Income	36.88	10.83	16.94	26.96	34.53	46.47	59.48	75.80	67
Fiduciary Activities Income	4.59	0.00	0.00	0.55	2.55	5.62	10.72	51.30	67
Serv Charges on Deposit Accts - Domestic	6.80	0.55	1.26	3.19	7.46	9.59	11.77	13.08	67
Trading Revenue	1.32	-1.08	0.00	0.00	0.28	1.70	5.38	9.81	67
Investment Banking Fees & Commissions	3.08	0.02	0.33	0.99	1.88	3.91	9.36	15.82	67
Venture Capital Revenue	0.17	-0.01	0.00	0.00	0.00	0.04	0.81	2.03	67
Net Servicing Fees	0.72	-0.00	0.00	0.02	0.22	1.21	2.17	3.78	67
Net Securitization Income	0.31	0.00	0.00	0.00	0.00	0.00	1.52	4.38	67
Insurance Activities Revenue	1.32	0.00	0.01	0.09	0.53	2.16	4.31	5.42	67
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-0.19	0.00	0.28	1.05	2.15	3.42	4.83	67
Other Non-Interest Income	11.31	2.04	3.76	6.49	9.07	13.99	26.01	27.20	67
Overhead Less Non-Interest Income	23.67	-10.10	-3.61	10.93	25.39	35.91	42.37	48.27	67
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	30.94	18.41	21.28	28.86	31.61	33.69	35.75	36.19	67
Appl Inc Tax+TE/Pretax NOI+TE	34.39	24.76	27.73	32.17	34.88	36.70	38.55	40.80	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.17	4.32	14.26	30.19	42.30	50.12	58.13	61.72	67
Commercial and Industrial Loans	12.31	1.52	4.20	8.39	11.55	16.38	20.82	23.57	67
Loans to Individuals	5.45	0.04	0.17	0.97	4.21	9.03	14.37	15.78	67
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.07	0.41	0.56	67
Agricultural Loans	0.21	0.00	0.00	0.01	0.08	0.37	0.74	1.35	67
Other Loans and Leases	3.10	0.05	0.40	1.43	2.41	4.42	7.20	9.19	67
Net Loans and Leases	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
Debt Securities Over 1 Year	13.50	3.90	4.80	8.67	12.22	17.19	23.12	32.83	67
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.03	0.13	0.29	0.64	1.19	67
Subtotal	77.73	39.50	49.53	72.29	82.52	85.50	87.63	88.63	67
Interest-Bearing Bank Balances	0.61	0.00	0.00	0.02	0.09	0.60	2.66	4.82	67
Federal Funds Sold & Reverse Repos	3.35	0.01	0.03	0.44	1.55	4.94	13.77	18.36	67
Debt Securities 1 Year or Less	2.75	0.03	0.11	0.34	1.48	4.11	9.08	16.22	67
Trading Assets	1.51	0.00	0.00	0.00	0.22	1.35	7.87	13.10	67
Total Earning Assets	88.40	80.18	83.68	86.27	88.45	90.47	92.16	94.49	67
Non-Int Cash and Due From Dep Inst	2.07	0.60	0.79	1.47	2.10	2.48	3.32	4.05	67
Other Real Estate Owned	0.06	0.00	0.00	0.01	0.03	0.09	0.17	0.19	67
All Other Assets	9.39	3.58	5.52	7.03	9.16	11.48	13.72	16.05	67
MEMORANDA:									
Short-Term Investments	7.79	0.56	0.76	2.04	4.68	9.67	20.43	44.66	67
U.S. Treasury Securities	0.19	0.00	0.00	0.01	0.08	0.21	0.94	1.26	67
U.S. Agency Securities (excl MBS)	3.03	0.00	0.00	0.10	1.45	4.69	11.03	13.48	67
Municipal Securities	1.10	0.00	0.00	0.13	0.56	2.23	2.84	4.14	67
Mortgage-Backed Securities	9.64	0.40	2.47	4.45	9.24	12.31	20.14	24.32	67
Asset-Backed Securities	0.21	0.00	0.00	0.00	0.00	0.17	1.36	2.61	67
Other Debt Securities	0.57	0.00	0.00	0.02	0.14	0.68	2.69	3.67	67
RE Loans Secured by 1-4 Family	16.62	0.48	4.50	10.05	16.10	22.40	29.84	33.21	67
Revolving	3.84	0.00	0.06	1.23	3.49	6.62	8.22	9.69	67
Closed-End, Sec by First Liens	10.73	0.37	3.21	5.56	10.10	14.67	21.08	24.25	67
Closed-End, Sec by Junior Liens	1.71	0.00	0.01	0.58	1.57	2.41	4.31	5.86	67
Commercial Real Estate Loans	21.19	0.81	2.03	11.69	20.18	29.99	42.22	47.99	67
Construction and Land Dev	7.63	0.03	0.41	2.94	6.25	11.63	16.88	20.23	67
Multifamily	1.40	0.01	0.26	0.48	0.93	1.80	3.53	8.73	67
Nonfarm Nonresidential	11.28	0.32	1.49	5.84	10.24	16.85	21.42	24.10	67
RE Loans Secured by Farmland	0.24	0.00	0.00	0.00	0.09	0.40	0.94	1.33	67
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.76	12.89	39.92	51.51	63.17	72.52	78.88	83.13	67
RE Loans Secured by 1-4 Family	26.55	1.10	7.59	15.74	26.89	36.23	45.42	50.47	67
Revolving	5.83	0.02	0.15	1.79	5.03	10.18	11.95	13.02	67
Closed-End	20.25	0.84	5.68	11.12	18.57	27.58	37.77	44.21	67
Commercial Real Estate Loans	31.91	2.16	7.41	17.49	29.52	43.14	61.43	69.27	67
Construction and Land Dev	11.32	0.10	0.98	5.17	10.02	17.26	23.78	29.48	67
Multifamily	2.17	0.04	0.43	0.91	1.41	2.58	5.12	12.91	67
Nonfarm Nonresidential	16.97	0.85	4.73	9.63	15.26	24.92	29.32	35.18	67
RE Loans Secured by Farmland	0.35	0.00	0.00	0.01	0.15	0.58	1.35	1.86	67
Loans to Depository Institutions	0.15	0.00	0.00	0.00	0.00	0.15	0.67	1.73	67
Commercial and Industrial Loans	19.39	3.39	9.03	13.34	17.90	23.24	32.27	38.98	67
Loans to Individuals	8.76	0.18	0.44	1.98	6.43	15.11	21.50	24.79	67
Credit Card Loans	1.17	0.00	0.00	0.00	0.06	1.07	5.98	13.12	67
Agricultural Loans	0.32	0.00	0.00	0.02	0.12	0.51	1.28	2.27	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	67
Other Loans and Leases	6.03	0.08	0.70	2.13	4.54	7.79	14.38	33.22	67

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PEER GROUP 1

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.79	0.56	0.76	2.04	4.68	9.67	20.43	44.66	67
Liquid Assets	21.56	9.30	11.20	13.38	18.22	28.06	42.27	52.15	67
Investment Securities	17.02	5.72	6.83	11.50	16.08	20.35	28.38	41.03	67
Net Loans and Leases	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
Net Lns, Ls & Stdbly Ltrs of Credit	66.39	18.71	40.97	59.63	69.13	75.67	78.48	83.39	67
Core Deposits	48.35	4.33	12.27	40.02	51.61	60.80	65.82	69.91	67
Noncore Funding	35.95	13.35	19.52	24.53	31.96	44.55	67.39	77.37	67
Time Deposits of \$100K or More	11.46	2.06	4.22	7.13	10.85	14.05	21.34	26.16	67
Foreign Deposits	2.53	0.00	0.00	0.00	0.85	3.33	8.46	20.80	67
Fed Funds Purchased and Repos	7.46	0.35	0.93	3.05	6.20	10.80	15.67	20.02	67
Net Fed Funds Purchased (Sold)	4.32	-4.94	-2.15	0.13	4.23	7.73	11.05	13.26	67
Commercial Paper	0.45	0.00	0.00	0.00	0.00	0.64	2.49	3.23	67
Oth Borrowings w/Rem Mat 1 Yr or Less	3.47	0.02	0.05	0.38	2.24	5.34	9.44	15.63	67
Earning Assets Repr in 1 Year	43.62	17.02	21.51	36.37	44.97	50.32	61.77	67.02	67
Int-Bearing Liab Repr in 1 Year	22.02	0.39	10.26	16.54	21.37	27.07	35.22	45.67	67
Long-Term Debt Repr in 1 Year	2.34	0.00	0.00	0.00	0.90	4.95	7.31	9.16	67
Net Assets Repriceable in 1 Year	17.22	-6.13	-1.85	6.73	16.98	24.04	34.63	48.32	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.72	1.37	12.85	24.29	33.28	46.99	75.35	90.46	67
Net ST Noncore Funding Dependence	23.63	-9.38	8.32	15.28	22.83	31.60	42.35	46.44	67
Short-Term Inv/ST Noncore Funding	28.01	2.03	3.25	9.21	18.98	44.80	66.84	104.46	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.49	-30.72	-21.06	-12.19	-5.57	1.39	12.96	34.23	67
Net Loans and Leases/Total Deposits	98.28	39.39	69.21	84.76	98.99	108.52	123.52	144.37	67
Net Loans and Leases/Core Deposits	159.97	64.08	97.57	113.37	132.38	157.60	410.90	520.77	67
Held-To-Mat Sec Appr(Depr)/Tl Cap	-0.42	-7.36	-3.26	-0.23	0.00	0.02	0.08	0.30	44
Avail-For-Sale Sec Appr(Depr)/Tl Cap	-1.33	-4.51	-4.29	-3.16	-1.09	0.04	1.09	1.98	66
Struct Notes Appr(Depr)/Tl Cap	-0.04	-0.47	-0.29	-0.04	-0.00	0.00	0.00	0.01	17
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.45	0.00	0.00	0.00	0.28	6.51	51.97	64.33	67
Available-For-Sale Securities	92.54	27.06	44.11	93.03	99.61	100.00	100.00	100.00	67
U.S. Treasury Securities	1.53	0.00	0.00	0.08	0.37	1.47	6.67	12.57	67
U.S. Agency Securities (excl MBS)	16.26	0.00	0.05	1.11	8.15	27.41	53.87	63.76	67
Municipal Securities	6.51	0.00	0.07	0.64	4.38	10.98	18.22	19.88	67
Mortgage-Backed Securities	61.09	1.64	14.54	39.67	64.60	81.62	91.83	94.44	67
Asset-Backed Securities	1.49	0.00	0.00	0.00	0.00	1.89	7.90	16.11	67
Other Debt Securities	4.29	0.00	0.02	0.12	1.00	4.23	22.26	31.83	67
Mutual Funds and Equity Securities	1.58	0.00	0.01	0.11	0.99	2.20	4.62	11.00	67
Debt Securities 1 Year or Less	15.70	0.26	0.64	2.97	11.11	21.33	45.68	66.86	67
Debt Securities 1 To 5 Years	19.44	0.20	0.51	5.11	13.16	32.54	49.86	58.43	67
Debt Securities Over 5 Years	59.53	8.61	15.31	33.87	63.66	85.89	93.16	95.32	67
Pledged Securities	62.08	6.36	27.65	46.33	64.61	78.20	86.26	89.02	67
Structured Notes, Fair Value	0.21	0.00	0.00	0.00	0.00	0.00	1.32	3.68	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

ALLOWANCE AND NET LOAN AND LEASE LOSSES

PAGE 6

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
Provision for Ln&Ls Losses/Avg Ln&Ls	0.27	-0.03	0.00	0.10	0.20	0.43	0.76	1.04	67
Provision for Ln&Ls Losses/Net Losses	117.63	-125.00	15.27	94.00	107.71	144.12	204.30	265.47	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.36	0.60	0.93	1.11	1.28	1.51	1.61	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.52	1.22	1.52	2.86	5.65	9.59	16.71	34.14	60
ALLL/Nonaccrual Assets	318.92	60.70	114.59	171.04	251.81	421.33	722.06	915.88	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	224.65	51.79	66.71	121.06	179.46	273.46	538.20	621.72	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.00	0.00	0.10	0.24	0.45	0.91	1.10	67
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.03	0.07	0.13	0.20	0.29	67
Net Losses/Avg Loans and Leases	0.23	-0.00	0.00	0.07	0.15	0.30	0.75	0.90	67
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Recoveries/Prior Year-End Losses	7.37	0.14	3.08	5.17	6.83	8.19	13.58	19.56	65
Earnings Coverage of Net Losses (X)	15.67	-222.94	2.03	5.55	10.89	24.45	44.17	119.40	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.09	-0.01	-0.00	0.00	0.04	0.15	0.29	0.45	65
RE Loans Secured By 1-4 Family	0.12	-0.00	-0.00	0.00	0.08	0.19	0.31	0.64	65
Revolving	0.18	-0.00	0.00	0.00	0.09	0.34	0.48	0.67	65
Closed-End	0.10	-0.00	0.00	0.00	0.04	0.13	0.31	0.69	65
Commercial Real Estate Loans	0.03	-0.03	-0.01	0.00	0.01	0.05	0.14	0.28	65
Construction and Land Dev	0.04	-0.00	-0.00	0.00	0.00	0.04	0.25	0.40	65
Multifamily	0.00	-0.09	-0.03	0.00	0.00	0.00	0.03	0.06	64
Nonfarm Nonresidential	0.03	-0.06	-0.01	0.00	0.00	0.06	0.13	0.18	65
RE Loans Secured by Farmland	-0.03	-0.68	-0.24	-0.01	0.00	0.00	0.00	0.00	54
Commercial and Industrial Loans	0.23	-0.17	-0.04	0.06	0.19	0.37	0.66	0.81	67
Loans to Depository Institutions	-0.00	-0.56	0.00	0.00	0.00	0.00	0.00	0.00	39
Loans to Individuals	1.24	0.10	0.22	0.54	0.97	1.71	3.38	3.86	59
Credit Card Loans	3.25	-4.86	0.32	1.44	3.38	4.26	6.37	8.80	46
Agricultural Loans	0.03	-0.34	-0.04	0.00	0.00	0.00	0.18	0.66	58
Loans to Foreign Governments & Inst	-0.44	-5.26	-4.22	-0.00	0.00	0.00	0.00	0.00	12
Other Loans and Leases	0.14	-0.46	-0.19	-0.01	0.01	0.26	0.73	1.18	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.74	0.06	0.24	0.46	0.67	0.94	1.37	1.96	67
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.02	0.10	0.23	0.40	0.58	67
Nonaccrual Loans and Leases	0.50	0.07	0.12	0.21	0.38	0.62	1.02	1.93	67
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.12	0.16	0.34	0.60	0.87	1.64	2.08	67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.75	0.06	0.24	0.46	0.67	0.96	1.37	1.96	67
90+ Days Past Due Assets	0.14	0.00	0.00	0.03	0.10	0.23	0.40	0.58	67
Nonaccrual Assets	0.50	0.07	0.12	0.23	0.41	0.63	1.02	1.93	67
30+ Days PD & Nonaccrual Assets	1.44	0.24	0.61	0.89	1.30	1.84	2.44	3.52	67
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.42	0.06	0.08	0.20	0.39	0.58	0.91	1.32	67
90+ PD & Nonaccrual Assets + OREO	0.50	0.06	0.09	0.26	0.43	0.68	1.06	1.49	67
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.37	0.03	0.08	0.15	0.31	0.51	0.83	1.10	67
Allowance for Loan & Lease Losses	52.73	7.00	12.68	27.74	47.10	71.60	118.08	154.01	67
Equity Cap + ALLL	4.18	0.38	0.80	1.52	3.07	5.45	9.88	16.63	67
Tier 1 Cap + ALLL	4.64	0.13	0.90	1.83	3.93	6.69	9.64	13.66	67
Loans & Leases + RE Acquired	0.60	0.07	0.15	0.27	0.47	0.77	1.36	2.11	67

BHCPR PERCENTILE DISTRIBUTION REPORT

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 7A

PEER GROUP 1 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.79	0.14	0.30	0.48	0.71	0.97	1.38	2.46	65
	- 90+ Days Past Due	0.13	0.00	0.00	0.01	0.07	0.20	0.41	0.75	65
	- Nonaccrual	0.60	0.11	0.13	0.27	0.44	0.85	1.44	2.23	65
Coml & Indl	- 30-89 Days PD	0.54	0.00	0.09	0.24	0.43	0.82	1.30	1.48	67
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.16	0.26	67
	- Nonaccrual	0.47	0.00	0.12	0.20	0.38	0.61	1.16	1.40	67
Individuals	- 30-89 Days PD	1.41	0.00	0.54	0.75	1.14	1.98	3.05	3.54	67
	- 90+ Days Past Due	0.28	0.00	0.00	0.01	0.15	0.38	1.08	1.39	67
	- Nonaccrual	0.15	0.00	0.00	0.01	0.07	0.21	0.62	0.87	67
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	39
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	39
Agricultural	- 30-89 Days PD	0.37	0.00	0.00	0.00	0.09	0.66	1.43	1.76	58
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.31	58
	- Nonaccrual	0.44	0.00	0.00	0.00	0.13	0.64	1.33	2.81	58
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.92	12
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Other Lns&LS	- 30-89 Days PD	0.41	0.00	0.00	0.05	0.39	0.71	1.20	1.39	67
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.29	67
	- Nonaccrual	0.12	0.00	0.00	0.00	0.05	0.24	0.37	0.54	67
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.88	0.12	0.25	0.45	0.80	1.10	1.80	2.69	65
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.09	0.26	0.60	1.28	65
	- Nonaccrual	0.59	0.05	0.07	0.14	0.36	0.72	1.79	3.12	65
Revolving	- 30-89 Days PD	0.58	0.00	0.02	0.31	0.60	0.79	1.06	1.32	65
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.11	0.31	0.41	65
	- Nonaccrual	0.33	0.00	0.00	0.04	0.22	0.43	1.28	1.88	65
Closed-End	- 30-89 Days PD	0.98	0.12	0.22	0.45	0.90	1.28	2.06	2.93	65
	- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.08	0.28	0.88	1.93	65
	- Nonaccrual	0.67	0.06	0.08	0.19	0.40	0.87	2.19	3.15	65
	- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.02	0.08	0.14	0.24	0.27	65
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	65
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.04	0.10	0.16	0.25	65
Commercial RE	- 30-89 Days PD	0.69	0.07	0.18	0.31	0.56	0.99	1.31	2.00	65
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.20	0.32	65
	- Nonaccrual	0.59	0.04	0.09	0.23	0.46	0.94	1.29	1.50	65
Const & Dev	- 30-89 Days PD	1.01	0.01	0.12	0.37	0.87	1.39	2.67	3.26	65
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.32	0.49	65
	- Nonaccrual	0.68	0.00	0.03	0.22	0.53	0.95	1.75	1.93	65
Multifamily	- 30-89 Days PD	0.59	0.00	0.00	0.05	0.38	0.88	1.86	3.25	64
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.23	0.62	64
	- Nonaccrual	0.43	0.00	0.00	0.03	0.21	0.57	1.81	3.20	64
Nonfarm Nres	- 30-89 Days PD	0.47	0.03	0.12	0.21	0.39	0.63	1.07	1.41	65
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.15	0.23	65
	- Nonaccrual	0.48	0.00	0.06	0.17	0.40	0.63	1.13	1.49	65
Farmland	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.23	0.77	1.29	1.96	54
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.22	0.63	54
	- Nonaccrual	0.59	0.00	0.00	0.00	0.27	1.06	1.67	2.94	54
Credit Card	- 30-89 Days PD	1.48	0.00	0.00	0.69	1.29	2.17	3.47	4.50	46
	- 90+ Days Past Due	0.94	0.00	0.00	0.07	0.67	1.69	2.56	3.14	46
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.12	0.87	1.13	46

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

PAGE 8

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.67	3.87	5.79	6.91	7.77	8.54	9.23	9.86	67
Tier 1 RBC Ratio	9.45	5.55	7.52	8.40	9.23	10.53	11.56	12.40	67
Total Risk-Based Capital Ratio	12.03	7.78	10.66	11.36	11.95	12.60	13.48	14.35	67
Tangible Tier 1 Leverage Ratio	7.32	3.68	4.27	6.35	7.63	8.34	8.94	9.62	67
Tangible Common Eq Cap/Tan Assets	5.84	1.87	3.40	4.73	5.96	6.68	7.83	8.19	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.82	5.66	12.21	21.51	29.70	41.90	51.60	74.67	67
Standby Letters of Credit	3.12	0.21	0.39	1.13	2.59	4.73	6.90	8.96	67
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.02	0.08	0.19	0.32	0.40	67
Securities Lent	3.11	0.00	0.00	0.00	0.00	0.00	16.29	61.61	67
Credit Derivatives (BHC as Guarantor)	0.60	0.00	0.00	0.00	0.00	0.06	1.16	18.28	67
Credit Derivatives (BHC as Beneficiary)	1.82	0.00	0.00	0.00	0.00	0.11	3.94	50.19	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	83.18	0.02	0.19	4.54	17.88	48.53	291.57	971.37	67
Interest Rate Contracts	63.95	0.00	0.09	3.19	13.56	32.41	148.40	831.49	67
Interest Rate Futures & Forward Contr	8.94	0.00	0.00	0.00	0.53	4.11	50.76	97.49	67
Written Options Contr (Int Rate)	8.11	0.00	0.00	0.01	0.46	3.07	14.80	166.19	67
Purchased Options Contr (Int Rate)	8.56	0.00	0.00	0.00	0.33	4.30	16.43	162.53	67
Interest Rate Swaps	29.98	0.00	0.00	2.50	9.69	22.28	60.36	408.66	67
Foreign Exchange Contracts	12.10	0.00	0.00	0.00	0.13	3.07	100.43	176.65	67
Futures & Forward Foreign Exch Contr	7.74	0.00	0.00	0.00	0.13	1.74	62.95	109.86	67
Written Options Contr (Foreign Exch)	0.67	0.00	0.00	0.00	0.00	0.09	1.05	14.54	67
Purchased Options Contr (Foreign Exch)	0.69	0.00	0.00	0.00	0.00	0.09	1.11	14.86	67
Foreign Exchange Rate Swaps	0.88	0.00	0.00	0.00	0.00	0.07	3.59	19.88	67
Equity,Commodity, & Other Deriv Contr	2.45	0.00	0.00	0.00	0.00	0.85	16.44	35.54	67
Commodity & Other Fut & Forward Contr	0.11	0.00	0.00	0.00	0.00	0.00	0.58	2.43	67
Written Options Contr (Comm & Other)	0.67	0.00	0.00	0.00	0.00	0.13	2.85	12.90	67
Purchased Options Contr (Comm & Oth)	0.91	0.00	0.00	0.00	0.00	0.10	4.54	16.03	67
Commodity & Other Swaps	0.42	0.00	0.00	0.00	0.00	0.08	2.86	5.54	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	57.86	12.46	25.03	33.95	45.18	60.21	127.28	212.69	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.09	1.88	24.51	79.77	94.66	99.49	100.00	100.00	64
Foreign Exchange Contracts	8.20	0.00	0.00	0.01	1.26	8.50	35.72	95.26	64
Equity, Comm, & Other Contracts	1.95	0.00	0.00	0.00	0.00	2.21	9.85	20.11	64
Futures and Forwards	20.27	0.00	0.00	3.95	12.64	28.24	68.90	94.55	64
Written Options	7.27	0.00	0.00	2.00	6.10	12.00	21.36	24.17	64
Exchange-Traded	0.37	0.00	0.00	0.00	0.00	0.00	3.06	6.05	64
Over-The-Counter	6.31	0.00	0.00	1.42	5.48	9.30	21.09	23.99	64
Purchased Options	6.76	0.00	0.00	0.00	3.27	13.10	22.23	25.36	64
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.77	6.03	64
Over-The-Counter	5.85	0.00	0.00	0.00	2.94	9.03	20.90	25.36	64
Swaps	59.54	0.13	6.60	36.16	64.00	83.36	92.57	98.25	64
Held for Trading	38.52	0.00	0.00	0.00	34.57	77.18	97.31	99.30	64
Interest Rate Contracts	27.61	0.00	0.00	0.00	23.33	57.88	82.48	87.84	64
Foreign Exchange Contracts	3.87	0.00	0.00	0.00	0.13	5.94	13.07	47.12	64
Equity, Comm, & Other Contracts	1.11	0.00	0.00	0.00	0.00	1.47	5.93	13.73	64
Non-Traded	61.47	0.54	2.02	21.70	65.11	100.00	100.00	100.00	64
Interest Rate Contracts	54.95	0.24	1.13	9.16	56.42	91.54	99.88	100.00	64
Foreign Exchange Contracts	0.60	0.00	0.00	0.00	0.00	0.51	3.08	10.22	64
Equity, Comm, & Other Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.49	2.94	64
Deriv Contr (Excl Fut & FX LE 14 Days)	84.47	36.77	61.72	72.76	88.92	95.37	99.02	100.00	64
One Year or Less	25.90	0.13	1.86	8.39	19.82	34.67	70.47	91.19	64
Over 1 Year to 5 Years	29.39	0.00	0.00	16.80	30.17	45.79	60.20	73.54	64
Over 5 Years	19.39	0.00	0.00	9.75	17.43	32.01	40.61	62.09	64
Gross Negative Fair Value (Abs Val)	0.61	0.02	0.12	0.36	0.55	0.86	1.05	2.17	64
Gross Positive Fair Value	0.66	0.02	0.24	0.44	0.62	0.87	1.13	1.28	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.46	1.16	67
Gross Positive Fair Value (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.43	1.19	67
Held for Trading (X)	0.07	0.00	0.00	0.00	0.00	0.02	0.42	1.12	67
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	67
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.22	0.42	67
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.50	0.00	0.00	0.02	0.14	0.36	2.29	4.38	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES

PAGE 10

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.64	67
Ins Under Assets(P/C)/Tot Ins Und Ast	40.94	0.00	0.00	0.00	17.98	80.35	100.00	100.00	28
Ins Under Assets(L/H)/Tot Ins Und Ast	59.05	0.00	0.00	14.42	77.14	100.00	100.00	100.00	28
Sep Acct Assets(L/H)/Total Life Ast	0.82	0.00	0.00	0.00	0.00	0.00	0.00	15.48	23
Ins Activities Revenue/Adj Oper Inc	1.32	0.00	0.01	0.09	0.53	2.16	4.31	5.42	67
Premium Inc/Ins Activities Revenue	8.74	0.00	0.00	0.00	0.00	11.91	48.80	66.54	63
Credit Rel Prem Inc/Tot Prem Inc	73.92	0.00	0.00	44.81	100.00	100.00	100.00	100.00	25
Other Prem Inc/Total Prem Inc	26.07	-7.14	0.00	0.00	0.00	37.40	99.07	100.00	25
Ins Under Net Income/Consol Net Income	0.28	0.00	0.00	0.00	0.00	0.18	1.25	3.65	67
Ins Net Inc (P/C)/Equity (P/C)	18.93	-0.43	1.34	5.12	14.50	18.16	24.47	37.86	18
Ins Net Inc (L/H)/Equity (L/H)	4.85	-1.89	-0.39	1.38	4.20	5.69	10.90	13.02	23
Insur Ben, Losses, Exp/Insur Premiums	122.98	-0.76	0.00	26.71	61.70	110.45	437.76	754.00	25
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.95	0.00	0.00	0.00	0.00	0.64	4.28	8.45	19
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.23	0.00	0.00	0.00	0.00	0.18	0.97	2.37	23
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	67
CSV Life Insurance/Tier 1 Cap + ALLL	12.60	0.00	0.00	2.07	13.35	23.21	26.58	31.29	66
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.98	0.00	0.00	0.00	0.00	0.17	5.59	15.52	67
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.36	0.00	0.00	0.00	0.00	5.05	12.00	20.73	54
Cost: Interest-Bearing Deposits	4.46	1.92	2.99	3.99	4.60	5.01	5.26	5.42	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	25.49	0.03	0.03	0.03	0.24	0.25	60.98	81.22	4
Commercial and Industrial Loans	0.20	0.04	0.04	0.06	0.11	0.22	0.36	0.44	6
Foreign Governments and Inst	-0.44	-5.26	-4.22	-0.00	0.00	0.00	0.00	0.00	12
GROWTH RATES:									
Net Loans and Leases	23.42	-87.14	-62.42	-25.77	7.18	40.73	81.48	441.35	51
Total Selected Assets	28.17	-95.37	-56.38	-13.44	5.27	46.93	117.14	441.19	65
Deposits	31.27	-55.78	-36.84	2.82	18.27	46.04	137.68	200.39	41

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART I

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PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	12.12	4.32	5.67	8.39	12.56	15.40	17.23	20.73	67
Bank Net Inc/Avg Eq Inv in Banks	12.61	2.50	5.34	8.66	12.04	15.74	19.01	25.14	57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.16	-1.27	0.00	1.58	6.86	16.11	25.95	45.68	62
Sub BHCS Net Inc/Avg Eq Inv in Sub BHCS	8.97	-17.65	-0.02	3.63	9.46	13.07	17.06	19.26	25
Bank Net Income/Parent Net Income	76.89	0.00	0.00	66.60	96.19	105.45	114.79	121.09	66
Nonbank Net Income/Parent Net Income	6.90	0.00	0.00	0.08	3.68	8.37	31.08	38.44	62
Sub BHCS Net Inc/Parent Net Income	69.96	0.03	0.62	12.05	84.28	105.09	122.73	129.57	21
LEVERAGE:									
Total Liabilities/Equity	35.26	0.72	2.59	15.05	24.13	48.07	105.67	117.99	67
Total Debt/Equity Capital	16.09	0.00	0.00	0.00	6.60	26.42	55.44	84.52	67
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.70	0.00	0.00	11.95	20.77	38.62	65.01	95.78	67
Tot Debt+Lns Guaranteed for Affl/Equity	17.95	0.00	0.00	0.00	7.50	30.87	56.76	101.73	67
Total Debt/Eq Cap - Exc Over Fair Value	16.33	0.00	0.00	0.00	6.64	26.53	55.76	86.14	67
Long-Term Debt/Equity Capital	12.03	0.00	0.00	0.00	5.16	21.68	45.19	60.01	67
Short-Term Debt/Equity Capital	3.12	0.00	0.00	0.00	0.00	5.98	15.12	22.37	67
Current Portion of LT Debt/Equity	0.37	0.00	0.00	0.00	0.00	0.14	2.41	3.33	67
Exc Cost Over Fair Value/Equity Cap	0.40	0.00	0.00	0.00	0.00	0.10	2.58	5.11	67
Long-Term Debt/Consolidated LT Debt	14.09	0.00	0.00	0.00	7.78	24.27	52.28	67.78	67
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	111.14	91.55	95.92	103.51	109.40	118.48	127.62	136.89	67
Total Investment in Subs/Equity	121.49	96.41	99.64	106.42	114.48	131.07	162.68	182.02	67
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	100.25	84.67	86.97	95.56	99.28	102.84	115.37	122.24	67
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	109.25	87.24	91.92	97.84	101.51	115.25	147.54	166.37	67
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.16	-0.72	-0.17	0.26	0.84	1.61	2.76	5.92	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	0.43	0.50	0.92	1.89	4.49	7.78	11.43	53
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	130.38	10.63	32.23	80.04	107.30	155.99	292.38	382.17	67
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.44	-7.55	18.99	69.01	106.66	162.83	315.10	428.49	67
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.95	-76.26	-8.28	43.63	99.85	131.76	241.50	272.74	67
Pretax Oper Inc + Int Exp/Int Expense	1992.69	-187.00	-4.84	212.77	633.91	2953.01	7443.43	11728.3	50
Div + Int From Subs/Int Exp + Div	145.24	0.85	4.70	88.49	116.57	172.32	393.31	477.00	64
Fees+Other Inc From Subs/Sal + Oth Exp	17.27	0.00	0.00	0.00	0.00	31.07	72.17	100.71	66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	37.50	0.25	0.61	1.44	3.65	29.94	155.41	252.61	30
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.64	-25.42	-10.32	-1.57	0.90	4.10	7.19	14.23	67
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Nonaccrual	11.39	0.00	0.00	0.00	0.00	0.00	15.35	100.00	20
Total	11.39	0.00	0.00	0.00	0.00	0.00	15.35	100.00	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	67
To Nonbank Subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	0.32	7.64	67
To Subsidiary BHCS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Total	0.36	0.00	0.00	0.00	0.00	0.00	2.15	8.59	67
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.88	0.00	0.00	0.03	1.16	5.97	27.56	41.92	67
Combined Thrift Assets	0.24	0.00	0.00	0.00	0.00	0.00	1.53	4.43	67
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.00	1.01	1.79	67

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.08	0.71	16.23	32.75	74.89	101.91	127.36	180.77	54
Dividends Paid/Net Income	38.81	0.00	0.00	19.99	43.12	54.88	75.47	80.16	67
Net Income - Dividends/Avg Equity	7.14	0.50	1.81	4.13	7.40	9.42	12.67	14.33	67
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	119.82	0.00	0.00	0.00	100.00	167.08	395.53	551.33	60
Dividends From Nonbank Subs	3.60	0.00	0.00	0.00	0.00	1.15	16.17	58.65	60
Dividends From Subsidiary BHCs	13.18	0.00	0.00	0.00	0.00	0.00	116.87	129.39	60
Dividends From All Subsidiaries	178.31	0.00	0.20	90.09	128.67	201.79	460.37	689.51	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	60.41	0.00	0.00	16.35	61.66	91.68	146.22	188.35	55
Interest Income From Bank Subs	3.20	0.00	0.00	0.05	1.29	3.48	14.17	20.01	55
Mgt & Service Fees From Bank Subs	4.30	0.00	0.00	0.00	0.00	3.76	22.36	28.74	55
Other Income From Bank Subs	-0.00	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	55
Operating Income From Bank Subs	77.29	0.11	1.93	37.87	65.86	105.08	164.78	210.77	55
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	40.08	0.00	0.00	0.00	0.53	100.14	156.61	193.49	51
Interest Income From Nonbank Subs	24.79	0.00	0.00	0.00	6.24	31.43	91.56	191.30	51
Mgt & Serv Fees From Nonbank Subs	2.63	0.00	0.00	0.00	0.00	1.59	15.88	21.38	51
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	51
Operating Inc From Nonbank Subs	83.01	0.00	0.00	10.95	55.19	126.94	227.03	395.57	51
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.74	0.00	0.00	0.00	15.46	68.60	105.77	108.22	21
Interest Inc From Subsidiary BHCs	5.16	0.00	0.00	0.00	0.00	4.99	24.39	31.11	21
Mgt & Serv Fees From Sub BHCs	2.29	0.00	0.00	0.00	0.00	0.00	10.60	32.45	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	50.59	0.00	0.00	2.35	54.96	90.92	108.12	132.68	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	49.34	0.00	0.00	0.00	67.67	90.85	97.53	99.11	67
Interest Income From Bank Subs	4.03	0.00	0.00	0.00	1.42	5.91	15.17	29.36	67
Mgt & Serv Fees From Bank Subs	3.31	0.00	0.00	0.00	0.00	1.99	22.38	31.08	67
Other Income From Bank Subs	0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Bank Subs	62.87	0.00	0.00	14.61	88.80	97.98	99.77	99.95	67
Dividends From Nonbank Subs	3.17	0.00	0.00	0.00	0.00	0.66	20.89	45.61	67
Interest Income From Nonbank Subs	2.79	0.00	0.00	0.00	0.13	4.31	15.01	22.88	67
Mgt & Serv Fees From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.67	4.59	67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Inc From Nonbank Subs	8.27	0.00	0.00	0.00	1.09	9.07	40.43	60.61	67
Dividends From Subsidiary BHCs	9.80	0.00	0.00	0.00	0.00	0.00	73.73	93.39	67
Interest Inc From Subsidiary BHCs	0.37	0.00	0.00	0.00	0.00	0.00	1.93	8.40	67
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	11.69	0.00	0.00	0.00	0.00	0.61	90.25	97.06	67
Loans and Adv From Subs/ST Debt	1500.69	5.91	14.95	64.41	191.40	803.92	3681.91	13421.4	30
Loans and Adv From Subs/Total Debt	262.32	0.00	2.46	15.17	55.46	239.88	849.54	2502.81	49

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
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1379552	156,420,349	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1199563	20,507,556	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	12,964,663	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	68,686,360	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,509,618,809	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,491,957	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	99,960,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1074156	121,694,315	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	18,226,127	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	148,698,605	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	2,020,966,000	CITIGROUP INC.	NEW YORK, NY	
1205688	13,330,227	CITIZENS BANKING CORPORATION	FLINT, MI	
1132449	159,464,911	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	15,270,628	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	23,072,737	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	57,830,077	COMERICA INCORPORATED	DETROIT, MI	
1117679	47,421,065	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	15,214,526	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	34,447,570	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	13,246,168	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	10,655,868	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	14,470,594	FBOP CORPORATION	OAK PARK, IL	
1070345	99,823,708	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,192,745	FIRST BANCORP	SAN JUAN, PR	
1118797	10,387,828	FIRST BANKS, INC.	HAZELWOOD, MO	
1075612	15,853,778	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	38,830,743	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	13,782,767	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,348,812	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	14,670,336	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	59,844,210	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	483,682,338	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	34,979,265	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,226,493	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	14,207,844	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,408,918,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	93,075,955	KEYCORP	CLEVELAND, OH	
1037003	57,842,471	M&T BANK CORPORATION	BUFFALO, NY	
1199497	56,560,444	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	138,570,626	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	27,990,200	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	15,206,214	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	59,532,356	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1129382	47,165,000	POPULAR, INC.	SAN JUAN, PR	
1826056	25,522,201	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	138,069,628	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	17,623,009	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,158,145	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	110,091,129	STATE STREET CORPORATION	BOSTON, MA	
3152245	11,405,832	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 2
1131787	186,384,841	SUNTRUST BANKS, INC.	ATLANTA, GA	

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
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1078846	32,760,632	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	536,664,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	14,984,200	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	41,271,671	TD BANKNORTH INC.	PORTLAND, ME	
1119794	221,448,000	U.S. BANCORP	MINNEAPOLIS, MN	
2694814	10,306,383	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	54,616,849	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	79,592,197	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,302,728	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	17,555,439	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	706,406,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	16,894,010	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	485,901,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,592,452	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,094,808	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	48,558,866	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of \$500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

There are two types of BHCPRs:

- Individual BHC Report
- Peer Group Average Reports

In addition, *A User's Guide for the Bank Holding Company Performance Report* is available.

Type of Order	Price Per Copy
Individual BHC Report	\$45.00
Peer Group Average Reports	65.00
A User's Guide for the BHCPR	25.00

Ordering Instructions

To order BHCPR products from the Board of Governors of the Federal Reserve System, please complete the order form on the next page or call (202) 452-3245. Orders may also be made via Fax (202) 728-5886. To check on the status of your order, please call Customer Services at (202) 452-3245.

Payment to the Board of Governors of the Federal Reserve System may be made through:

- a check or money order payable to

Board of Governors of the Federal Reserve System, or

- a credit card (American Express, VISA, or MasterCard).

Order forms or written inquiries should be addressed to:

Board of Governors of the Federal Reserve System
Publications Services
MS 127
Washington, D.C. 20551

Nonconfidential versions of individual bank holding company reports, as well as peer group average reports, are also available at no cost on the National Information Center's web site at the following URL: <http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>.

BHCPR Order Form

(Mail completed form to: Board of Governors of the Federal Reserve System, Publications Services, MS 127, Washington, D.C. 20551)

Name _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Date _____

Individual BHC Report (\$45 each):

Bank Holding Company Name	Location (City and State)	Report Date	Qty.	Amount
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Attach separate sheet for additional list of BHCs)

Other Reports

Peer Group Average Reports (\$65) _____

A User's Guide for the BHCPR (\$25) _____

Handling fee per order (\$4.00 domestic/\$8.00 foreign) _____

Total amount of order \$ _____

Method of Payment

Check/Money order enclosed for \$ _____, payable to Board of Governors of the Federal Reserve System.

Charge my credit card: Account No. _____ Expiration Date _____

American Express _____

VISA _____

MasterCard _____

Signature _____ (Required to validate orders.)